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THE FRONT PAGE

As has already been announced, the Summer Photograph Competition will come to an end at noon today, October 31. The results of this week's competition will be announced in the next issue, and the selection of the prize picture for the year (which will be taken from among the weekly prize winners) and of the prize Honorable Mention picture of the year will probably be announced a week later. Good pictures have been coming in much more rapidly as the contest draws to a close, and a long list of Honorable Mentions, all of them extremely well deserved, will be found elsewhere in this issue. The winner of the Five Dollars this week is another very fine study by Mrs. G. M. Bodington, 1 Pollock Block, Prince Albert, Saskatchewan, who will be remembered as having contributed a similar composition last year. We have now on hand a large collection of Honorable Mention pictures, which will appear in our columns from time to time during the winter as space permits.

MR. BROCKINGTON and his new Corporation, with Major Gladstone Murray as chief executive, have taken over the administration of the national radio system and the control of what is left of private enterprise in that field, and have very wisely decided to avail themselves of the advisory services of the head of the former Radio Commission, Mr. Hector Charlesworth, whose unrivalled knowledge of the musical and dramatic resources of the Dominion should be of the greatest value. One of the first objects which will engage Major Murray's attention will be the difficulties which now attend any effort to utilize the radio for advertising upon a national scale, difficulties which are due to the heavy charge for wire transmission between stations combined with the absolute prohibition of the use of recorded transcriptions during the best hours of the day. Whether it is desirable or not—and on that point there are many opinions—it is certainly inevitable that on this continent a large part of the entertainment and instruction provided over the radio should be financed by enterprises whose object is to secure advertising for their products or services or to acquire goodwill for their organizations. With that premise granted, and with the further consideration that the type of advertiser most likely to provide an artistic program is he who is seeking to reach the most widely distributed public, it seems to follow logically that chain bookings, involving time on a large number of stations, should be preferred by the Corporation to purely local bookings. The form which the preference should take may be open to debate; but it is at least indisputable that in a country covering five distinct time zones, a system which, through the use of recorded transcriptions, would permit the broadcasting of the same performance at the appropriate hour, instead of the simultaneous hour, in all time zones would be much more favorable to the interests of the advertiser, and would almost certainly induce him to put more money into the preparation of his programs.

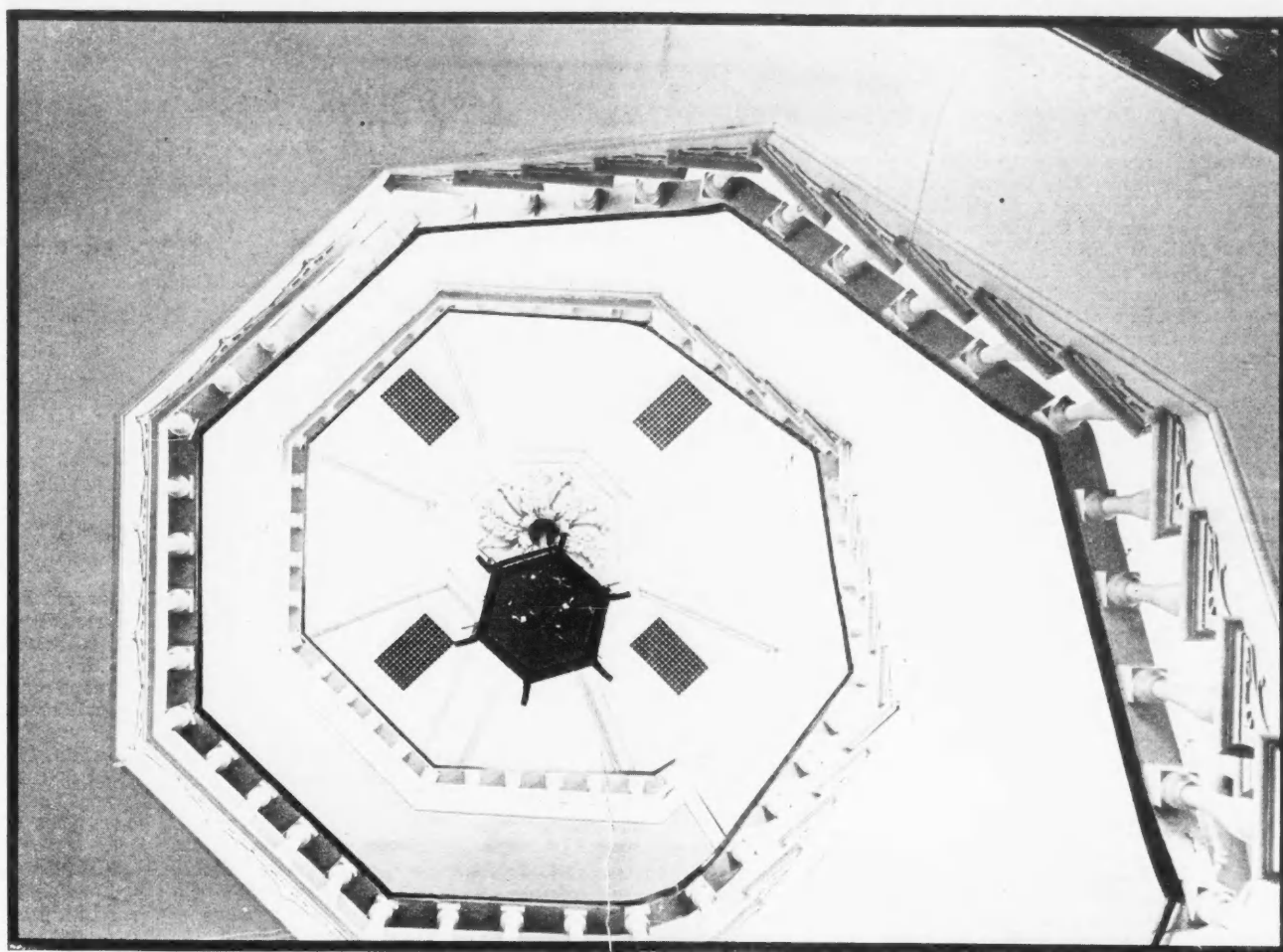
A PREFERENCE SURVEY

ONE of the most informative documents ever compiled in Canada on the relations between radio and its public is the "Preference Survey" issued by CKY, a Winnipeg station, in July last. It is gratifying to know that Major Murray proposes a similar survey on a nation-wide scale. Among the surprising features revealed by the Winnipeg survey was a strong liking for dramatic dialogues and for talks, with a reaction against an excess of music, and some complaint (probably justified) about a certain amateurishness in dramatic work of Canadian origin. Our own impression is that dramatic production for radio in Canada is too hasty, through being too often done at the last minute before going to the "mike", and that an enlarged supply of dramatic recordings would greatly improve this situation. Oddly enough, there are reported to be a number of fine electrical transcriptions in Canada which were made by the B.B.C. and sent out to the Canadian Radio Commission, but which have practically never been heard in this country. Presumably Major Murray will not be long in remedying this situation.

UNDERVALUING STATESMEN

MR. GRATTAN O'LEARY, the well-known Ottawa journalist, delivered a speech before the Association of Canadian Advertisers last week which well deserved the attention it received from that important body, and which we hope will be similarly delivered to, and similarly received by, many other important audiences throughout the length and breadth of Canada. Mr. O'Leary, who has lived with Parliaments for over twenty years, is a believer in Parliaments, and a very ardent one. He thinks that Canadians, in accordance with an inferiority complex which extends to many fields of judgment, gravely undervalue the ability and sincerity of their public men. He thinks that this undervaluation involves a serious peril to democracy, and has much to do with the strong and evident tendency towards autocratic government in many parts of Canada.

These beliefs are not confined to Mr. O'Leary, and are not new even with him, for we recall hearing him enunciate them with a good deal of vigor to a



SEIGNEURIAL STAIRWAY. A view of the octagonal stair which is one of the most beautiful interior features of the old Papineau Manor-house, now part of the property of the Seignury Club at Montebello, Que.

Toronto lunch club as much as three years ago, when the popular hostility to "debating shops" was much less developed. But the O'Leary of today differs from most of the other surviving supporters of parliamentarism, in having built up a very dramatic, human and appealing picture of the life and character of the typical parliamentarian as exemplified in a score of incidents which have occurred at Ottawa under his own eyes during almost a quarter century of press gallery life. The result is a singularly convincing argument for the value and disinterestedness of the kind of leadership which is developed by the parliamentary system, and which differs from the "Leadership" of Fascism precisely as the persuasive methods of a Demosthenes differ from those of a man behind a machine gun. Mr. O'Leary's effectiveness loses nothing from the fact that his oratory has a strong touch of the fire and passion of those parliamentarians of Irish race to whom his admiration goes out most readily.

TEARING UP CONFEDERATION

WE PUBLISH on another page, with a great deal of satisfaction, an article which, in spite of its pleasantly bantering style, is really one of the most profound and pertinent criticisms of recent legislative tendencies in some Canadian Provinces that we have yet seen. It is from the pen of Mr. Wilfrid Heighington, member for St. David in the Ontario Legislature. We have ourselves denounced the practice of closing the courts to would-be litigants by special exercise of the legislative power, as being a menace to justice and a ruinous undermining of public confidence in property and contract rights. But Mr. Heighington shows that the evil goes much further than this. It permits the legislative authority which indulges in this practice, whether it be provincial or federal, to evade all judicial questioning of the constitutional validity of its actions, and thus destroys the whole constitutional structure of Confederation. The full and free exercise by the judiciary of the power to determine, in every particular case, the true limits of the federal and provincial authority respectively is an absolutely essential part of the Confederation structure. Without it, the B.N.A. Act is nothing but a set of academic resolutions which nobody has power to put into effect. The Provincial Legislature—or for that matter the Dominion legislature—which arrogates to itself the right to close the courts against litigants who question the validity

of its acts is simply tearing up the B.N.A. Act and throwing it in the waste basket. Mr. Heighington has coined for this process the term "Revolt by Legislation," and we think it is a perfectly apt description of what is being done by several Canadian Provinces and is likely to be done, if public opinion cannot be aroused to the danger of it, by almost all of the rest.

DEMOCRACY IN DANGER

THE new Quebec Legislature is, we presume unintentionally, raising a constitutional question of considerable magnitude. Premier Duplessis a few days ago declared in so many words, in a sitting of the Assembly, that he would not tolerate the growth of Socialism or Communism within the borders of the Province of Quebec; this declaration was followed by expressions of support from the Leader of the Opposition and from Mr. Berovitch, representing the English-speaking members of the Opposition, and a few days later it was further supported by Mr. W. R. Bullock, representing the English-speaking members on the Government side.

We are not aware that Socialism is, as a political principle, in any way contrary to the Canadian Constitution or to the British constitutional principles which underlie that Constitution. At any rate it is not considered unconstitutional in Great Britain, where a Socialist party has on two occasions carried on the government of the country, and where no responsible statesman would dream of asserting that he would not tolerate the growth of Socialistic opinion. Communism may be a slightly different matter, in view of the general belief that its advocates, whatever they may say, are not prepared to abide by the requirements of strict democracy in order to achieve their purposes; but even Communism is not, in other parts of Canada, regarded as something which must be suppressed by the existing authorities.

It is true that up to the present Mr. Duplessis' attitude has found expression only in words and not in deeds. He is new to the responsibilities of office, and may have spoken without duly considering the full logical consequences of the principles which he was enunciating. These consequences may become more obvious to him when he comes to consider the means by which the suppression of Socialism will have to be carried out. But it is profoundly significant.

(Continued on Page Three)

THE PASSING SHOW

BY HAL FRANK

SPEAKING of morbid interest, over 100,000 people visited the Canadian Parliament Buildings this summer.

Landon seems under some misapprehension as to whom he is trying to defeat, Roosevelt or Landon.

Typographical error of the week: "Mr. Huxley's new novel, 'Eyeglass in Gaza'." Toronto newspaper.

A new-Chinese dictionary will have over a million characters and we understand that Cecil B. DeMille is already toying with the idea of filming it.

It looks like a pretty dull winter what with the Stork Derby ending this week and the Presidential election next week.

Still, men will always be slaves so long as there are furnaces.

There is no reason why everyone should not be a musician, says a musical authority. Well, Mr. Hepburn's high-priced haircuts are certainly going to make us all look like one.

Germany is to have a new Kaiser, say the dispatches. And we thought that the Germans couldn't afford the luxuries.

We are told that we can still pin our hopes to the League of Nations but that unfortunate body has had enough pins stuck in it already.

The railway people must view air-conditioning with relief. Now a passenger hasn't even an excuse for wanting to get a window open.

Esther says the Russians are more level-headed than the rest of us, they are the only people who are not worrying about communism.

SHORTAGE OF WHEAT

BY A WELL-FED MAN

IT WAS dry last year in North America, in the Argentine, and in Australia. It was too wet last winter in Europe. It has been dry this summer in much of Russia, in North Africa, and again in North America. It seems to have been too wet in the Argentine for the sowing of the new crop, and too dry in Australia.

The "world wheat surplus," of which we have heard so much for some years, has dwindled, and stocks at the end of the crop year are said to be normal or less.

Now some people are predicting a "world wheat shortage." Many of them are those who were busily engaged in proving "world wheat overproduction."

I KNOW nothing very much about the world wheat situation. No one does. Common sense, however, led me to doubt "overproduction," and I am dubious about "shortage," as the term is being used.

Sir Daniel Hall, Economic Adviser to the British Ministry of Agriculture, was present, in 1935, at the World Grain Congress at Regina. He made a short speech one day. He said, roughly, that wheat is a food, and that he was certain that there was no overproduction of food; therefore he knew that there was no overproduction of wheat—which is logic.

Of course, Pool advocates have been able to produce statistics to prove overproduction—and the need of Pool methods of sale; the grain trade has shown clearly that overproduction demanded a return to private marketing. United States politicians have produced evidence that a crisis of wheat overproduction demanded their attention, and "planned economy" theorists have demonstrated that overproduction of wheat proves their case. (Socialists, Communists and the Social Credit people have also used this argument, but I cannot make any more sentences.)

NOW all the figures are being consigned to the waste baskets, and only a few disbelievers are still engaged in showing that there was no overproduction in 1937, or 1938. A few reputations go with the figures.

We have a pretty clear history of the world for some thousands of years. I have read a lot of it, and I have no memory of any year in which the world had enough food. For some years there was a sur-

The author of this article is entitled by many credit for prophetic vision that would appear on the surface. It was written over three months ago, at which time there was no suggestion of a possible wheat shortage in China. A recent issue of Reuters' "Core Trade News," London, discussing China's wheat exports, said, "Some think that an embargo should be placed upon such exports on the ground that, owing to low prices, Japan was making heavy purchases, and that as a result the food supply of the people would be seriously affected." The author, in a letter last week, remarked that while there are still some authorities in China who maintain that there is no danger, "I find the circumstances entirely unconvincing, and I suggest that we shall within a few days of famine in the cities of China."

plus of wheat in Egypt, but that was a strictly local affair, handled skillfully by a wise Prime Minister.

There is a perpetual shortage of wheat—and will be until the millennium arrives and everyone has enough to eat.

All that the present situation promises is a famine in China and in India if the Indian Government isn't very careful in permitting wheat exports.

TAKE the case of the village of Ping-something, about a hundred miles from the Grand Canal. Villagers there do not eat foreign wheat. They eat their own, in the form of noodles and dumplings. Actually, since Ping-something is farther from the Canal than a porter can economically carry wheat, the wheat situation there would seem to be quite unaffected by world wheat market changes.

The Grand Canal, however, leads to Peking, and in Peking foreign wheat is often in piece out the local supply. Some of the wheat for Peking comes from the district around Chengkiakow, further along the Canal.

When the price of Australian wheat rises, Peking eats more Chinese wheat—the price at Chengkiakow rises. In order to meet this, Chengkiakow imports more wheat than usual from Mengkiachwang, which is fifty miles away from the Canal, and a somewhat poorer community. As a result, the latter part of the district around Mengkiachwang buys abnormally from the district around Ping-something, which is fifty miles back, and a still poorer community.

Ping-something, debt-ridden, and with no poorer community to sell it wheat, has a famine.

IT IS not easy to do anything about this. If I had to relieve famine in Ping-something, I should be puzzled. Porters cannot carry flour there from the Grand Canal economically. Porters eat as they go.

(Continued on Page Three)

IS CANADA HAVING REVOLT BY LEGISLATION?

BY WILFRID HEIGHINGTON

WHAT are we going to do about this hitherto sacrosanct British North America Act? Pillar of provincial autonomy that it was, bulwark of nationhood for seventy odd years, the presumably everlasting covenant of British perpetuity on this continent, we see it now the butt of administrative scorn, pushed aside at the whim or fancy of one legislature after another, actually threatened with the ash-heap unless the constitutional convulsions through which Canada is now passing sooner subside.

Yes, the great statutory pact of Confederation is no longer the playground of the lawyers, the great "on that I rest my case" of statesmen alleged or actual who have helped to make us what we are. Gone are the days when legislators would cover visibly at the mere suggestion that what they were doing might become afflicted with that dread disease of ultra vires. Your robust parliamentarian of today has no such cares. With the roaring approval of his constituents he points with ridicule at the fellows who tell him that the powers of his particular legislature may possibly be limited. At the suggestion of some eminent legal, even judicial, authority that he is acting beyond his legislative ambit, he just laughs, and laughs, and laughs. "Too many lawyers in parliament", he shouts from the hustings, and the assembled citizenry, exulting, loudly reply, "Atta boy, that's the stuff to give 'em! Whoopee!"

SHADES of Haldane, Atkinson, Shaw or Dunfermline, and a dozen others as eminent amongst those of His Majesty's Lords of Council who helped us shape our constitutional ends, rough-hew them as we may (and how)! What can we say to them but that "You'd never know the old place now"? Why, even as late as 1927, with fanfare of trumpets and much political pomp and ceremony, the whole country joined in celebrating the Sixty-Year Jubilee of Confederation. With the air, the press, from coast to coast, filled with rejoicings and boast of achievement, anyone who attempted to state that the scheme of Confederation was not a sound one which had functioned smoothly and effectively to the advancement of the Dominion would simply have been given the gong. Through two rebellions, through remote but recurrent colonial wars, through lean years and fat, yes, through the almost savage test of the Great War, Confederation had emerged triumphant, exemplary. Attack the B.N.A. Act? Why, "They're firing on the Guards!"

But all that, of course, was away back in 1927. Everything was going great guns in those days. We were so busy, and so apparently unbeatable, that it never occurred to the critics who are now so outspoken that there was anything wrong in our constitutional structure. They had not then time to draw up those charts and diagrams they now so adore showing that on a mere basis of arithmetic or trigonometry, and quite ignoring other and far less simple factors, we are "over-governed". The same persons were so busy showing by similar charts that what happened in 1929 could not possibly happen that they had no time for the constitution. If they had thought about it at all, they would unhesitatingly have approved of it. They would have said that there should have been a similar union between Great Britain and Ireland long before and that if there had been undoubtedly the course of history would have been smoother. They would have shouted for local legislatures and stoutly maintained that on such footings as history, language, religion, jurisprudence, and geography, the system was neither cumbersome or extravagant.

THE picture, however, that was great in 1927 is apparently no good for 1937. What has proved itself right for sixty years under all sorts of conditions, six years of depression now satisfy them is all wrong. "When needs must, the devil drives". The government nowadays which promises most, whatever its authority and whatever the practicability of its schemes, gets the most votes. Bound, once in office, to balance promises against performances, it treats constitutional hurdles as so much lawyers' "mumbo-jumbo". Provincial autonomy and utter sovereignty become synonymous terms.

The real danger today lies just in this subject of provincial autonomy for it is clear that unless its effect is more widely and deeply understood, not only will Canada be in for a constant and crippling constitutional turmoil, but the essential and over-riding principle of "the rule of law" will be shattered or destroyed—and with that will go up in smoke every hope of maintaining any form of a confederated union of the Provinces now forming the Dominion.

Now, provincial autonomy, though many people hate to admit it, is established and cannot be denied. Notwithstanding what pro-federalists say, it has been laid down repeatedly and by unchallengeable authority, until the proposition can no longer be questioned, that: "Within those subjects allocated to Provincial Legislatures, those bodies are supreme and original in their jurisdiction; that there is nothing subsidiary or qualified in their power; that in no sense do they derive any authority from the Dominion Parliament; that there is nothing in the nature of delegated authority in a provincial legislature as, for instance, there is in a Municipal Corporation." See Canadian Encyclopedia Digest (Ottawa), vol. 2, p. 727.

It is not only important to notice the division of powers between the Provinces and the Dominion. It is not only important to note the supremacy in each sphere. It is even more important to mark the reference to the judicial authority. That is the point in which so much of our present-day legislative experiments are tumbling. It is one thing to have a provincial legislature supreme within its sphere and a federal legislature supreme within its sphere. It is quite another thing for the one body or the other to enact legislation and deny to those who challenge its validity the right to resort to the courts to have the challenge determined. That simply knocks the rule of law into a cocked hat. If the courts are not there for the determination of the jurisdiction disputed between the two legislative authorities, the result can only be violent usurpation of authority by both authorities with a result nothing short of chaos.

Sir John Simon, whose abilities as a lawyer and whose extensive experience before the Privy Council in leading cases dealing with the Canadian Constitution no one will question, put it succinctly when he stated in 1919: "It is of the essence of the Canadian

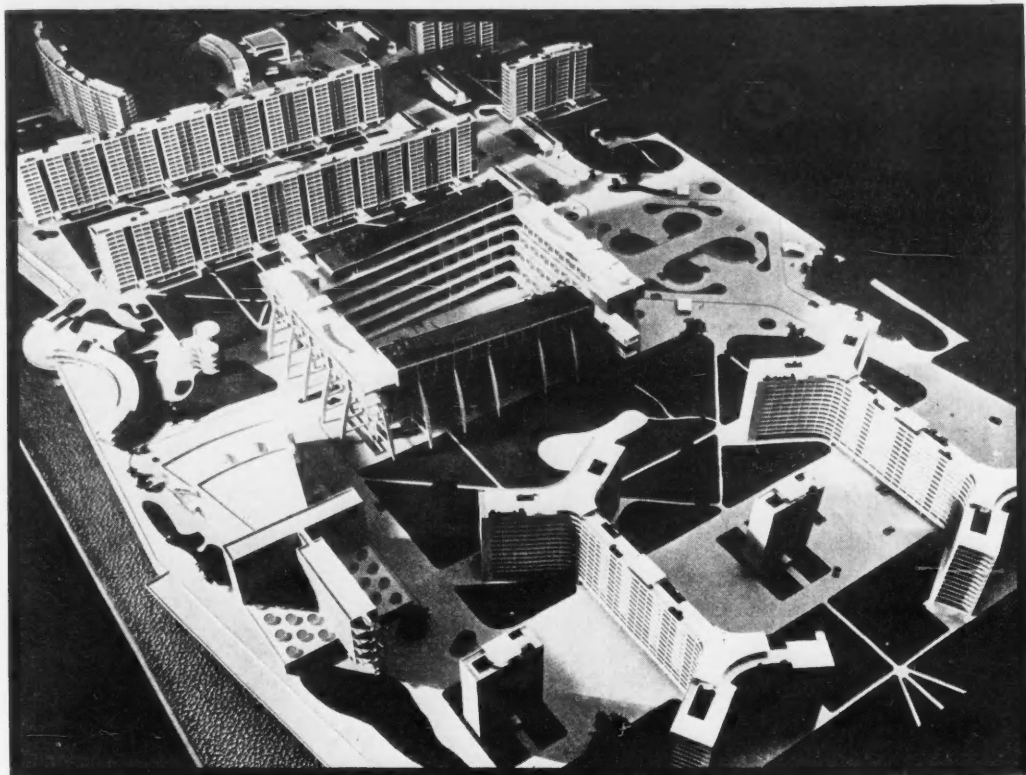
constitution that the determination of the legislative powers of the Dominion and of the provinces respectively, should not be withdrawn from the Judiciary." To which Mr. Andrew Brewin in an admirable article in the Canadian Bar Review (1936) adds this effective comment: "If a legislature and executive, both with limited powers, are permitted to prevent litigants, by refusal of a fiat or otherwise, from disputing in the courts that the legislature and executive powers, pro tanto, the rigid and written constitution is a dead letter."

IT IS thus not a question really of provincial autonomy. Neither is it a question of federal supremacy over provincial authority. It is the vital and overriding necessity of maintaining "the rule of law" by reason of which each is held to its proper sphere and the scheme designed at Confederation is thereby enabled to function. Without that "rule of law" the B.N.A. Act machinery is clogged or run down and instead of a flexible and established dual parliamentary system for nine British provinces within the Dominion of Canada, we have something a good deal less than nothing.

The crisis which is now impending does not arise by reason of the fact that we have not before now had plenty of constitutional disputes, for we have had hundreds of them, but through the fact that present-day legislation, particularly in Alberta and Ontario, steps right into this vital supremacy of "the rule of law". It is as though, by statute, these Provinces say: "We are within our powers; we are right and, as we deny you the right to go to the courts to dispute it (in the jargon of the day), nobody is going to tell us different."

There is plenty of room, of course, for removal of duplication and over-lapping in legislative authority which now exists under the present B.N.A. Act. That is a mere matter of arrangement and should not prove difficult. Each authority could do with a little surrendering and supplementing to reach a more harmonious and smooth-working result. Almost everyone, on this footing, wants a new B.N.A. Act. But what will be the good of a new B.N.A. Act or even the old one if neither authority has regard for its own limitations and even refuses to observe the law which imposes those limitations? In the provincial field, this is more than provincial autonomy. Is there such a thing as revolt by legislation? If so, such procedure is close to it.

EXAMPLES are all too frequent and, seemingly, far too popular for us to ignore the very plain course of events in legislative circles in Canada directed almost towards the utter independence of each Province from the other Provinces or the Dominion as a Confederation of Provinces. There is, thankfully enough, nothing un-British in it. The Provinces are all very definitely British, even in Quebec where a very sensible electorate shows quite clearly that it knows the only way to accomplish a polite but fairly thorough revolution is through the medium of the good old British parliamentary system. The Crown fluently and very promptly responds to the people's will—something government just as clearly does not do in the vaunted democracy to the south of us or in the shaky but emphatic dictatorships of Europe. The Crown, however, under the dual parliamentary system in force in Canada, is in the almost Gilbertian position of having to take advice from its advisers in the provincial field and also from its advisers at Ottawa. The Crown must, therefore, from time to time, assent to statutes in one field which stultify its own action in another field. That is bad enough as long as the thing remains one of those delightful parliamentary fictions so acceptable to British people and as long as no serious conflict arises or at least any conflict that cannot be solved by the courts. What is happening now, however, may lead to the almost ridiculous and impossible situation of the Crown, on the strength of its advisers in one field, defying itself by statute in another field and even refusing the right to go to the court to challenge its own action or to have it determined which field of advice is to be preferred. We can almost imagine some Governor-General at Ottawa looking upon all this advice in a bewildered sort of way and thinking of the dual or even triple capacity in which he must



THE CONCRETE CITY OF THE FUTURE. One of the novelties of the Building Exhibition at Olympia is a model of the concrete city of the future. Provision has been made for the utmost sunlight and clean air, free traffic and parking system, best use of waterside, non-stop underground communication to airport and shopping centre above street level. Above: A view of the model concrete city. In centre is shopping centre, built above road with ramped approaches to shops, on left is theatre. On extreme right is traffic crossings system with blocks of office buildings in background.

act. His Excellency might only say to himself: "Am I better advised by the learned gentlemen in the provincial field or shall I prefer the advice tendered to me in my capacity at Ottawa? Shall I say I am right in one sphere and allow nobody in any other sphere to challenge my statement?" Perhaps the best solution, under such conditions, would be for His Excellency to sum it all up in the words of Pooh-Bah in the Mikado who, after outlining all his difficulties brought about by having to act himself in so many conflicting capacities, concluded with this astute comment: "I don't say that all these people couldn't be squared; but it is only right to tell you that I shouldn't be sufficiently degraded in my own estimation unless I was insulted with a very considerable bribe."

HOWEVER, our Governor-General is not only immune to the method of approach to which the Pooh-Bah referred but His Excellency has to find the

solution along constitutional, not Gilbertian lines. "The King can do no wrong" is an ancient and honored precept because, in essence, the King is the law. The King, if bound by his advisers to set himself above the law, can do a great deal of wrong and, under our divided legislative jurisdiction, any representative of His Majesty bound to follow such advice in one sphere not only does a wrong to his subjects in the other sphere, but prevents himself from making there proper amends for his own wrongdoing.

Good old B.N.A. Act, something like the late revered Victoria—"sixty years a Queen". Will it, like so much else, become a depression victim? What have we, with the Act, if the courts of the land are not there to see its statutory machinery applied? A constitutional reed shaken by every legislative wind that blows, a monarchical system of government that leaves the monarch bound to drive his people apart, and the end of a confederated British North America. Is the depression worth it?

MISLEADING CASES

BY HUGH CLARK

COUNSEL for Plaintiff:—The plaintiff in this action, my Lord, is a widow with thirteen daughters. Her husband was a clergyman who, as the plaintiff herself informs me, was eternally offering up thanks to the Lord out of all proportion to the blessings received. What little life insurance he had she invested in bonds bearing six per cent, which she purchased on the solicitation of the defendant, who is a broker and bond salesman. Evidence will be submitted, my Lord, that he represented these bonds as bearing six per cent., whereas they are now paying only two and a half per cent.

His Lordship:—What class of bonds are they? Industrial?

Counsel for Plaintiff:—No, my Lord, government.

His Lordship:—That makes it bad. I have some of them myself, but I do not know what you or I can do about it. As I understand it, the government, arbitrarily it may be, reduced the rate of

interest, and your action, it would appear, lies not against the defendant but against the government.

COUNSEL for Plaintiff:—Quite true, my Lord, but as your Lordship is well aware we are precluded from that course by the fact that we cannot sue the government without its fiat, which, of course, would not be granted.

His Lordship:—You are not blaming the government for that, are you? The defendant would not be in court today if you had to get his consent first.

Counsel for Plaintiff:—No, my Lord, but where a person suffers grievous injustice there must be some means within the law by which redress can be obtained.

His Lordship:—Within the law, yes, but laws are made by legislatures dominated by governments. What you are asking me to do is to penalize an individual for the act of a government. He had no more to do with that than you or I had.

Counsel for Plaintiff:—But, my Lord, he misrepresented these government bonds bearing six per cent. There was fraud and misrepresentation on his part.

Defence Counsel:—I object, my Lord, to my learned friend's reiteration of fraud and misrepresentation where there was none. I hold in my hand a certificate of that issue. It is a government bond and on the face of it bears the words "six per cent payable half-yearly". The plaintiff bought these bonds for the same reason as your Lordship did—because they were government bonds purporting to pay six per cent.

His Lordship:—I do not see how I can allow this action to go on unless there is further evidence of fraud.

COUNSEL for Plaintiff:—There is, my Lord; my client will swear that in the presence of another witness the defendant repeatedly referred to these bonds as securities. I submit, my Lord, that it is a fraud and misrepresentation to apply that word, with its implications, to bonds that can be rendered valueless or near-valueless by the act of the maker alone.

His Lordship:—That is no aggravation of the offence, if there is offence.

Counsel for Plaintiff:—I submit, my Lord, it is. My client hypothecated these bonds as security for a loan and now, what with their decreased earning power and consequent depreciation, the clerical friend of her late husband from whom she borrowed is pressing for immediate payment or increased security, which of course she is unable to give.

His Lordship:—This case is quite similar to mine. As it is now one o'clock this court will adjourn for lunch. The hearing will not be resumed until four o'clock as I understand the learned counsel present desire to listen to the world series broadcast.

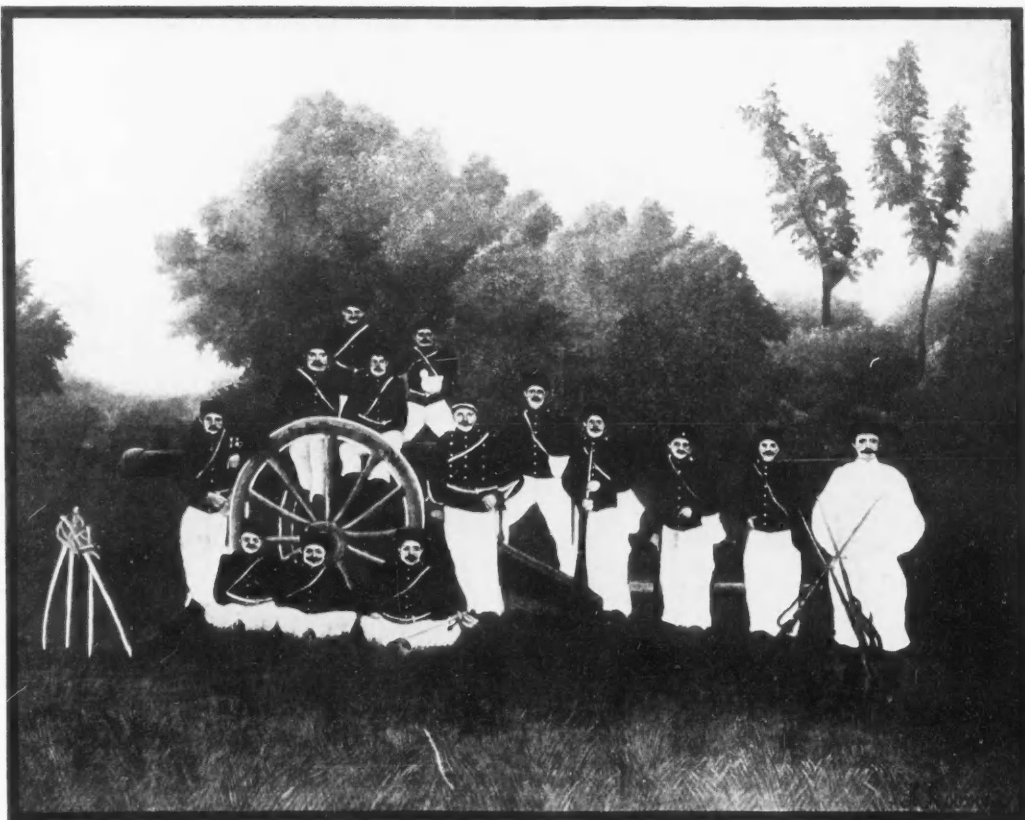
Adjournment.

Traveler:—"Can I get anything to eat in this dump?"

Waiter:—"Yas, sah, you kin."

Traveler:—"Such as what?"

Waiter:—"Such as it is, sah."—Pathfinder.



"LES ARTILLEURS", by Henri Rousseau (the Douanier). One of an exhibition of paintings by contemporary Parisian artists now on view at the Roberts Gallery, Toronto, "Les Artilleurs" seems to settle the controversy as to whether Rousseau is exceedingly subtle or genuinely naive. Slight acquaintance with the symbolism of modern abnormal psychology reveals in this work a bitingly sarcastic comment on the military spirit. The paintings, recently exhibited at the Scott Galleries, Montreal, will be in Toronto until November 14.

THE FRONT PAGE

(Continued from Page One)

cant that in the entire Legislative Assembly of Quebec—which is unfortunately much too largely filled with members of a single party—no voice was raised in defence of the rights of Socialists to enunciate their views and to seek to secure adherents for them. We think that it may be true, and we earnestly hope that it is true, that the present state of feeling in Quebec is temporary and is largely the result of the passions aroused by the horrible strife now proceeding in Spain—which of course has nothing to do with the merits or otherwise of the policy of Socialism, and still less with the right of Socialists to advocate their policy. But temporary or permanent, the Quebec attitude must be profoundly alarming to all friends of genuine democracy.

SUPPRESSION WITHOUT LAW

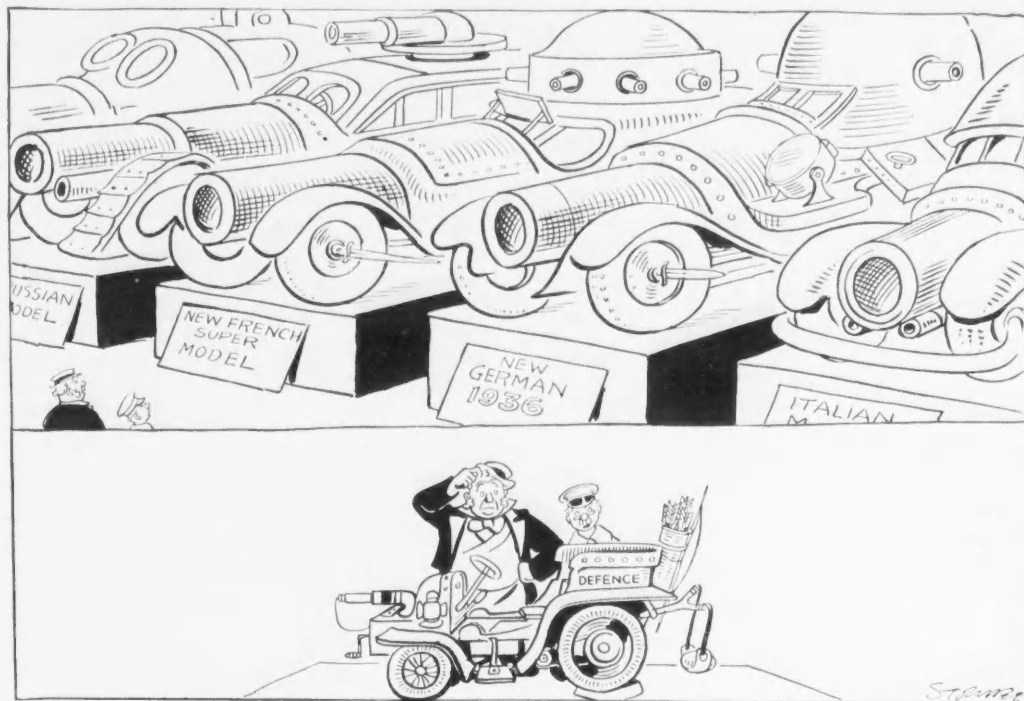
IT MAY not be necessary for Mr. Duplessis and his legislators to enact any new legislation, in order to achieve their purpose of suppressing "the growth of Socialism within the borders of the Province of Quebec." It may be that all that is necessary is for Mr. Duplessis and his officials to ignore any existing legislation against mob disorder, when that disorder happens to be directed against causes of which they disapprove. The Legislature pronouncements of a few days ago were promptly followed—as one might indeed have expected—by an outbreak of mob rule on a fairly large scale. The "unofficial representatives" of the constitutionally established Government of Spain were in Montreal on Friday of last week, and succeeded, thanks to the elaborate precautions taken by the McGill students, in addressing a small meeting in the McGill Union. They were to have addressed a public meeting of citizens, for which their sympathizers had at first engaged the Mount Royal Arena in Montreal. The use of this Arena for the meeting was forbidden by Alderman Savignac, chairman of the Executive Committee of the City Council, "after a delegation of students from the University of Montreal had told him that they intended to break it up" (Montreal Star, October 24). The promoters of the meeting then engaged a room in the Mount Royal Hotel, where their meeting had little more than started when the hotel management was notified that the demonstrators who had gathered about the Arena were headed for the hotel. It does not appear that the police actually closed the hotel meeting; but the hotel authorities naturally preferred that their building should not be the scene of a riot and announced that they would turn out the hall lights in a few minutes, whereupon the meeting adjourned.

The mob which thus succeeded in dictating to the city of Montreal a policy of suppression of freedom of speech against the representatives of a constitutionally established European Government is described as consisting chiefly of "hundreds of shouting students of the University of Montreal, to which were added other hundreds of Les Jeunes Patriotes." It required the services of four hundred policemen to preserve order—or such order as was preserved. The war cries of the demonstrators were "à bas les Communistes" and "à bas les Juifs". Comment on the subject in the English language press of Montreal has been very limited, though the Gazette on Monday published a long article on the jubilee of the New York Statue of Liberty Enlightening the World.

We should perhaps add that the Spanish delegates were ill-advised in bringing with them Father Sarasola. Whether he is or is not a priest in good standing we have not the slightest idea, but it is reasonably clear that in his present mission he is not likely to have the support or authorization of his ecclesiastical superiors in his own diocese, and in these circumstances it seems improper to attach any weight to his religious capacity, whatever that may be.

A CONDITION FOR DEMOCRACY

IT IS an interesting and important question whether democracy can be maintained in any community which puts a certain religious belief, or a certain anti-religious belief, ahead of its belief in democratic principles. Democracy has flourished hitherto most successfully in countries in which religious belief was not sufficiently intense to override the faith in democracy itself. The British, the French and the Americans have been willing to accept a secular state, one which would use its



WHAT THE CAR LOOKS LIKE AFTER A VISIT TO THE EUROPEAN OLYMPIA SHOW

authority neither to advance nor to retard the progress of any religious doctrine which might conceivably take root in the country. Protestantism is so broken up into innumerable different sects, few of which are regarded as violently dangerous by the others, that toleration and secularism have seemed perfectly natural in predominantly Protestant countries. In France the condition has been somewhat special, probably because Catholicism in politics came to be associated with opposition to the Republican system of government; so that it is possible, or has been hitherto, for devout French Catholics to give a very consistent support to a democratic and secular government.

The crucial danger to democracy, then, may lie in the revival of the intolerant attitude in matters of religion, a revival for which the blame has to be very generally distributed among religious and anti-religious governments alike. It is difficult for some of us to see any logical connection between the Christian religion and the system of private property in the instruments of production; but many Christians and the vast majority of Communists have this one sole point in common, that they declare with equal vigor that the two things are the same thing. It is possible that when the conflict over the question of Socialism is settled, democracy may once again become a workable system even in some of those countries which are now finding it necessary to do without it. In the meantime it is permitted us to hope that in those English-speaking countries in which both tolerance and democracy have taken deepest root, they may both manage to keep themselves in existence even while the rest of the world is given over to intolerance and authoritarianism.

THE SPREAD OF MUSIC

THE reputation of Toronto as a musical centre has long been unquestioned, but perhaps if that reputation had been questioned two or three years ago it would have been found that anything in the way of a fairly sound knowledge of important music was confined to a very restricted section of the population of the city. There would be no danger of such a finding at the present time however. Thanks to the summer symphony concerts which began in 'Varsity Arena in the summer of 1934, Toronto can now claim a democratic appreciation of good music which at least equals if it does not exceed that of any other city in the Western Hemisphere, Buenos Aires only excepted.

The season which the Promenade Symphony Orchestra has just concluded will probably long be memorable for the premiere of Healey Willan's first symphony. The production of a new work of considerable national and possibly international importance is a matter for congratulation to any city.

THE CURRENCY AGREEMENT

IT IS by no means accidental that the three Powers which united in a currency agreement when the Gold Bloc came to an end are the sole remaining major countries under a democratic system of government. Currency presents no particular problems to the government of an autocracy, whether Socialist

or Fascist. Such a government derives considerable advantage from being able to manipulate the internal price level as it likes, and its external trade is apt to be a matter of barter anyhow. An enclosed economic system is the easiest working basis for either Socialism or Fascism, whereas the restraints which are necessary in order to effect that enclosure are difficult to reconcile with democratic ideas of freedom. A genuine revival of voluntary private trade between the surviving democracies would do more than anything else to diminish the demand for autocratic forms of government, a demand which arose largely as a result of the collapse of international trade and the consequent reduction of both producing and consuming power in the great trading nations. If the currency agreement could have been arrived at three years ago the world would probably have been spared an infinite deal of misery, including some that it has not yet suffered but cannot now avoid. It will be the irony of fate if France, the nation which then made agreements upon currency impossible, should prove to be the country for which the present agreement has come too late.

IT MIGHT HAPPEN THERE

BY HUGH SHOOBRIDGE

THE conference of the British Left Wing at Leeds was marked by strong appeals from Mr. Woodphail and Miss Macsforth that Great Britain cut loose from Canadian Imperialism.

"The next World explosion," said Mr. Woodphail, "will arise out of the compression in Europe of millions of virile and intelligent Germans, Italians, Poles, Czechs and Slavs denied the proper space and resources for their legitimate aspirations. Aspirations by toil and skill to exploit the fruits of the earth and enjoy the goodness thereof. In contrast, and as an irritant, we have ten millions in Canada who have taken from the natives a domain of incomparable natural wealth which they are too few to develop but from which they arrogantly exclude the people who could utilize it—and utilize it to the ultimate benefit of all humanity."

"This Imperialism," said Mr. Woodphail, "they pursue behind the shelter of our connection, so that when aggression is finally launched against it we will bear the brunt of the attack. Let us disclaim interest, repudiate responsibility and remain at peace."

Miss Macsforth was in her customary vigorous strain. "I have recently toured North America," she said, "and return a better European and World Citizen than ever before. Over there the people by virtue of ample space, illimitable resources, a common language and liberal institutions derived from us,—over there they exist as one huge mutual admiration society. Although by reason of the inability of the United States to function as a creditor nation they produced the stresses that now invite the promised explosion, both that country and Canada have put up their imperialistic bars and seem anxious to vote themselves off the globe. In this hazy and complacent arrogance we must have no part and must here and now declare that we cease to countenance it."

SHORTAGE OF WHEAT

(Continued from Page One)

and as they come back. Nor could I help the situation by giving away flour in Peiping, or in Chengkiakow-on-the-Canal. Free flour in those communities would be sopped up like water in dry sand by underfed people.

Probably the best thing would be to sell flour cheaply in Peiping, so as to keep the market from rising. I recommend this to the missionaries who face famine conditions—but it is a large task.

This is all not the fault of modern predatory capitalism—which has many faults. Indeed, modern predatory capitalism has accomplished a lot to prevent famine in Ping-something. It takes wheat from Australia to Peiping in its ships and trains—in order to make a profit. Fewer people die of famine in China now than before we invented modern predatory capitalism—which even pays for the missions as a rule.

PARTLY it is the Grim Reaper about his task—using drought and the other forces of nature as his scythe. Partly it is the doing of those well-meaning—and other—people who have been engaged in frightening the farmers of the world away from their age-long and always hopeless task of feeding a hungry world.

The people who die at Ping-something will never know who killed them. If those who killed them know, they will have to take refuge in the ancient plea for forgiveness—that they know not what they do.

I still believe that the Church is right in having prayers for good harvest, rather than in producing a formula for a "planned economy".

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PHOTO COMPETITION

The winner of the Five Dollar prize of the week in the Summer Photograph Competition which concludes on October 31, is Mrs. G. M. Bodington, 1 Pollock Block, Prince Albert, Saskatchewan.

Honorable Mention awards of One Dollar each for the week were made to Henry Schroyen, 2017 Broad St., Regina, E. Madge Smith, 77 Carleton St., Fredericton, N.B., Mrs. George Ringel, 108 Paisley Ave. N., Hamilton, Jean I. Carr, 32 Lyall Avenue, Toronto, Margaret Moffat, 141 Douglas Drive, Toronto, Ernest W. Brown, Lower Millstream, N.B., Colin E. Sward, 184 Heath St. W., Toronto, Colin S. Farmer, 151 Hochampton Ave., Toronto 12, C. E. Barker, 3032 Victoria Ave., Regina, W. B. Piers, Bank of Montreal, Haney, B.C., and Charles H. Blair, 56 Sparks St., Ottawa.



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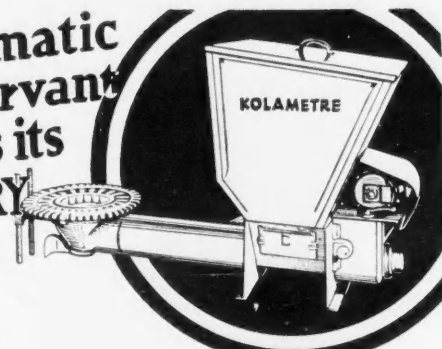
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STEEL AND GLASS

"Death of a Man", by Kay Boyle.
Toronto, McLeod: \$2.50.

BY MARY LOWREY ROSS

KAY BOYLE'S novels must always be read through twice—the first time for the sake of the story, the second time for their close and brilliant style. Her gift as a narrator is so remarkable that the story hurries you along too swiftly, leaving you with no more than an occasional flashing glimpse of a landscape unbelievably bright, precise and clear. I think you will read Miss Boyle's latest book, "Death of a Man", with almost as much eagerness the second time as you did the first. She has the gift of communicating, moment by moment, her own intensity, so that in the end you see her world of the Austrian Tyrol exactly as she must have meant you to see it—there is no escaping the minuteness and compass of her vision or the taste, smell, movement, texture of the life in which she has set you down.

The plot of "Death of a Man" is a political one, the hero being an Austrian doctor, a member of the Bavarian Nazis, and a fanatical believer in the Fuehrer as the liberator of Austria. He meets and falls in love at sight with an American girl, spoiled, skeptical and arrogant. Love rather than conviction sweeps her along with him for a time, and the action, rising swiftly, culminates in the assassination of Dollfus in July, 1934. In the end darkness closes down on the cause and on the lives of individuals. Dr. Prochaska escapes into the death of exile, the girl is left behind to meet the suicidal destruction surely awaiting her.

"Death of a Man" is a study in the bitter will-to-destruction that governs Europe today, "going with open arms, in a delirium of faith, reeling, completely drunk towards death"; a spectacle that neither Europe nor England, the one isolated, the other dreaming, can understand. The author understands it with a curious detached omniscience that broods over the story, penetrating and inescapable, light without warmth. There is an intense and terrible clarity but no pity in these pages. Miss Boyle does not comment, she only reveals by every resource of her extraordinary talent, by vivid imagery, by swift insight, by detail that enlarges suddenly under your eyes like minutiae under the microscope—both the inner and the external world of her characters. The chapters particularly that deal with the sick children in Dr. Prochaska's Infirmeria make strange and fascinating reading; it is Miss Boyle's gift that she can make you see and feel to the point of anguish without bringing pressure on your compassion.

"Death of a Man" is a painful and formidable novel. You will not be drawn, you may even be repelled at moments by an art so implacable and exact. Nothing could be more vivid and compelling than these scenes in the Feldbruck hospital or on the Tyrolean Alps. Yet one has the sense at moments of the author intensely in the midst of her world but isolated from it as though behind shatter-proof glass. This is her privilege and her gift, allowing her to present us the vision, unobscured by pity or prejudice, of the anguish of our times and of the individual heart.

STAR TURN

"Variety Show," by Frederick Griffin, with illustrations. Toronto, Macmillan: \$3.

BY J. V. McAREE

MR. GRIFFIN has been known for years as one of the greatest reporters in Canada. And we might even enlarge the territory, for Mr. Griffin need not fear any comparisons in this book he tells of some of the notable news stories upon which he has worked, and how and why things happened. In a sense it is the news behind the news that we find in these purely personal reminiscences. We do not recall any other book by a newspaperman that so vividly explains to the general reader how a reporter goes to work, and the trifles that make the difference between success and failure when a man is trying to cover a great news story. One of the best chapters in the book is devoted to the Bremen fliers who on their way from Germany to New York landed in the hinterland of Quebec near Labrador. Mr. Griffin scored a world scoop on this story and tells it with characteristic modesty showing that but for this accident and the other trouble he would have failed completely instead

of completely triumphing. This is a magnificent chapter indeed, as exciting as a detective story. It is also deeply significant. The idea that a man of the calibre of Fred Griffin should undergo physical hardship and mental agony in order that a lot of readers of the average mental age of 10, should have an opportunity to see photographs twelve hours earlier than another lot of readers of the mental age of 11 is surely a reflection upon the standards and ambitions of our more enterprising newspapers. One might draw the same sour inference from some of the other stories. A few of them by rational non-newspaper standards would be considered important. Many of them are significant only in throwing a light upon popular taste. We, as most of our readers are aware, are an old newspaperman, and though we never had the opportunity that has come to Mr. Griffin, nor the ability to take advantage of it, had it come, our view is that there is a tremendous lot of money and brains spent on things of no importance whatever, things that seem important on Tuesday afternoon and are not even remembered on Thursday morning. It is not the fault of Fred Griffin that so much of his exhaustive Irish energy has been spent on this harvesting the wind. Many of the stories he tells us had altogether forgotten, though they have played their important part in increasing the circulation of the Toronto Star in whose service he has been dissipating his first class brains. To his paper he is conscientiously loyal. Like a good soldier he has gone where he has been sent and done what he has been told to do under the slogan of Enterprise. His book is particularly interesting to other newspapermen who hold him in esteem. It will be interesting also to the general public for it is far better than any of his Star stories when they appeared, though he has gone sleepless for three days and three nights on end, has written or telegraphed 2,000 words an hour, and between midnight and morning has written matter that filled a page of his paper, in order that he might be first with thrilling trivialities. Occasionally he has had the luck, won by his own abilities, to have been sent on a mission of real importance, as when he visited Russia. In "Variety Show" he gives us the record of his 20 years' work and it is a great one. What a story he will be able to give us if and when he should leave the "Star". We make the wholly gratuitous suggestion to the new publisher of the "Globe" that here is the man he cannot afford to miss.

BOOK NOTES

SIR William Mulock, who has retired in order to have more time for reading, will open the A. C. B. National Book Fair in the King Edward Hotel at 8.30 p.m. November 5th. The film, "Cover to Cover", will be shown at nine o'clock, followed by an address from a prominent author. The film will be shown every afternoon and evening. The actors have been drawn from the ranks of famous living English writers, and include the poet laureate, John Masefield, Somerset Maugham, T. S. Eliot, Rebecca West and A. P. Herbert, author of "Folly Beadlock". Speaking will take place in both afternoons and evenings. Wilson MacDonald, who has become an expert entertainer in American cities, will make his first bow to a Toronto audience in ten years; and Sir Charles G. D. Roberts will, of course, grace the scene with his benign presence. Jacques La Grange, author of "Clipper Ships", will be there. Others invited include Mary Roberts Rinehart, Lloyd Douglas and L. A. R. Wylie. Jack Miner is down for a talk on the Tuesday afternoon, and Morley Callaghan Tuesday evening. Edgar A. Guest of Detroit, takes the platform on the Thursday evening. Wednesday is Canadian Day and will afford opportunity to hear L. M. Montgomery, author of "Anne of Green Gables", and Nellie McClung of the Radio Commission, author of "Sowing Seeds in Danny" and "Clearing in the West".

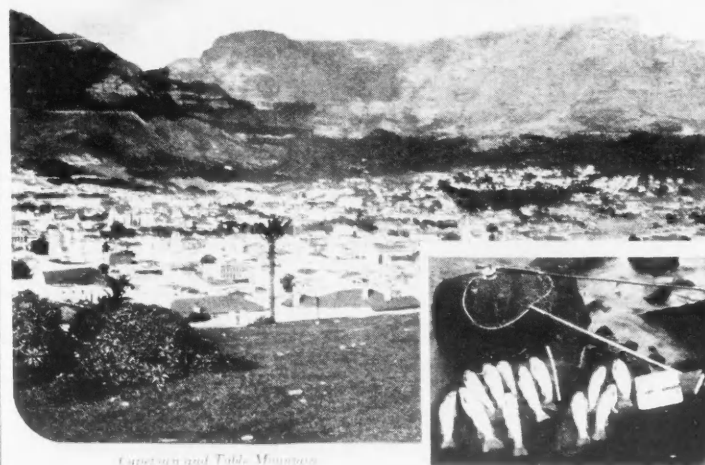
The author coming from the greatest distance is Grey Owl, Preserver of Wild Life for the Dominion Government at Prince Albert National Park, in Saskatchewan, author of "Pilgrims of the Wild", "The Adventures of Sajo and her Beaver People", "Tales of an Empty Cabin", etc. Last spring he spoke before packed audiences in England, rousing more enthusiasm than any other literary visitor to the British Isles since Artemus Ward. He talks at the Book Fair will be the first of his public appearances in Canada. He wears his hair long and dresses in fringed buckskins.



MR. WELLS IS 70. More than 500 people attended the P.N.S. Club dinner at the Savoy, London, in honor of Mr. H. G. Wells' 70th birthday. Among the speakers were George Bernard Shaw, Andre Maurois, Julian Huxley and Alfred Bliss. Above, Mr. Wells and J. B. Priestley reading telegrams.

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—from a broadcast by Alexander Woolcott, the Town Crier.

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MUSICAL EVENTS

BY CHRISTOPHER WOOD

THE first concert of the season by the Toronto Symphony Orchestra last Tuesday, October 20th, proved very clearly that the city possesses an orchestra of which it can be justly proud. It has not yet attained perfection; there is still—in spite of some changes—weakness in the wind sections. But the strings are very fine indeed. There is a finesse combined with precision in their playing which can be profoundly thrilling. One can look forward with rather more than hope, I think, to their attaining before long a true pianissimo, a really soft tone which will yet be as alive as the tone of a forte.

The concert started with Strauss' tone poem "Don Juan." It was a good performance, not, I think, a very thrilling one. But it may be that Strauss' rather insincere passion is beginning to cloy. It is all something of a simulation, clever and brightly colored, no doubt, but hollow beneath, and like all simulated emotions rather overdone to compensate for the fundamental impotence. The wind playing almost throughout was a little vague and unpointed, but there were no important slips and one never had the feeling, all too familiar in the past, of alarm when one knew a tricky passage was approaching. "Don Juan" having concluded his amorous antics, Mischel Piastro, the guest artist, played the Glazounov Concerto in A minor for violin and orchestra. It would be hard to say too much in praise of his playing. There was a magnificent ease about it all, a truly complete mastery in every phrase. Musically it was a delight; technically it was an amazement. There was a down-bow staccato at the end of the last movement which must have lifted every violinist present at least six inches out of his chair. So great and long continued was the applause that the last movement had to be repeated. One earnest seeker after knowledge, I am told, went backstage afterward to find out what this encore was. Doubtless it sounded familiar.

The Schubert Symphony No. 7, in C, filled the last half of the concert. I know that many competent authorities, for whose opinion I have a cordial reverence, deem this Schubert's greatest symphony. With all due respect I disagree with them. It seems to me rather depressingly long-winded, with insufficient variation of tonality, and a repetitiousness which causes its length without giving reasonable justification for it. But withal one cannot be blind—or rather, deaf—to the fact that it contains passages of supreme beauty, innocent and unclouded as the dawn of a new day. It was on this occasion played extremely well, and listening not too concentratedly, one found it enjoyable. Sir Ernest's careful phrasing and feeling for tonal color did much to enable one to forget its length. Such a concert augurs well for the rest of the season.

I DISLIKE Gounod's opera "Faust" rather more than anything I know, not excluding operas. That so superb a legend which at different times enthralled the minds of such men as Marlowe and Goethe, to mention but two, should be reduced to a cross between a Victorian Sunday School story and something by Ethel M. Dell, and embellished with tunes which would disgrace a street-organ, seems to me in the highest degree deplorable. Yet no less an authority than Ernest Newman assures us that it thrilled that generation which inhabited Europe at the time of its advent, and "nothing could stay the triumphal progress of the opera even in Germany." It grieves me that I cannot share this thrill, and the production of the Canadian Grand Opera Association in the Maple Leaf Gardens last week did little to reconcile me to the work. As I had expected the settings and Sydney Rayner's singing and Kenneth Crowe's acting were the three highlights. Valentine is a stupid role, but Mr. Crowe made something quite lively out of it. Mary Osprey was a charming Siebel. She has gained in confidence since I last heard her, and her voice is quite delightfully fresh and clear. Jean MacLachlan had little opportunity as Martha to display her really remarkable contralto voice, but her work was good on the whole. Nino Kisti was a very indifferent Mephistopheles, which was a pity, as it is the only role worth playing. There seemed even less reason for the importation of Virginia Pemberton, whose vocal production had the hoarse, cooling quality of a Victorian choir-boy. But perhaps that was not inappropriate for this opera. The Association will have to do considerably better than this to popularize opera in Toronto.



NAZIMOVA, as she appears in "Hedda Gabler" at the Royal Alexandra Theatre the latter half of next week.

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IT WAS evident in the Eaton Auditorium last Thursday, October 22nd, that Harold Bauer has but little reverence for tradition. Not, I think, that he mocks tradition merely for light amusement, but that he discards it altogether whenever it will not serve his turn. In brief, he is not hidebound, and has the courage of his own artistic convictions.

The Overture of the Handel Suite, selected and arranged by Mr. Bauer, was not an encouraging beginning. His tone was hard, and indeed, the whole thing seemed stiff. This stiffness vanished shortly, and the Sarabande and the Courante had a formal beauty of line which was delectable. Tradition thus far was hardly derided. With the concluding number of the suite, which was none other than our old friend the "Harmonious Blacksmith", came the frowns of the purists. For myself I enjoyed it thoroughly. It was alive and it was different. Perhaps it might have offended Handel to hear the bass so strongly emphasized, and inner parts introduced to prominence. Alas, there is no way of obtaining his opinion. Other opinions varied widely. Of Beethoven's *Appassionata* Sonata, however, opinions remained at one. It was magnificent. Such Beethoven one does not often hear. It thrilled, genuinely.

After the usual intermission rest came the lighter half of the program, starting with the Schubert Impromptu in A flat. It was good, and the pricked ears of the aforementioned purists could, I suspect, detect but little to upset them. It was otherwise with the Brahms Ca-

prio in B minor. Light caprice was discarded, and a more Puckish humor was apparent in every bar. There was something almost Panie about it, and one of the more sensitive Christian ears might well curl itself to a close. Here again inner parts usually in oblivion made themselves evident in a delightful fashion. I could not help but feel, however, that the left hand was a thought too heavy. Space forbids the detailed consideration of the remaining numbers, but few, I think, could raise objections to the playing of the Selmann Novelties. It was a mighty performance. The last group consisted of Debussy's *La Cathédrale Engloutie*, and Chopin's *Scherzo in C sharp minor*. One wishes there had been no encores, or at least but two. The third was a terrible arrangement of Bach's chorale, "Jesu, Joy of Man's Desiring", sentimentalized to the last degree.

ZUTA DE PODUSKA, Polish prima donna, gave a recital in Eaton Auditorium last Saturday night, assisted by Harvey Robb, organist; Weldon Kilburn, pianist, and Joy Johnson, violinist. The opening number, Bizet's *Agnus Dei*, was accompanied by both piano and organ and had also a violin obligato. All three distinguished themselves. The remainder of the first group was accompanied by the organ alone. Harvey Robb's playing was remarkably skillful under difficulties, and Weldon Kilburn's work in the later groups did not fall short of this standard. I had not supposed that it was possible to play the accompaniment of the "Erlkönig" so fast. After the intermission he and Miss Johnson played a sonata in A major by Handel very excellently. It is some time since I heard Miss Johnson, and it was pleasant to note the increased maturity of tone and musical understanding. Apart from some very slight lapses in intonation, one, I suspect, to nervousness, her work was thoroughly enjoyable. I was unable to remain for the rest of the program.

COMING EVENTS

THE playgoing public of Toronto have welcomed the announcement that the Morris Gest production of the Chinese play, "Lady Precious Stream," will soon be seen at the Royal Alexandra Theatre. The date is Monday, November 9, and the engagement is limited to one week.

Morris Gest, who has probably been responsible above any other producing manager for bringing to the American stage plays with an Oriental theme and setting, gratified a life-long desire last season when at the Booth Theatre, in New York, he raised the curtain on the first American performance of the first play from the classic Chinese repertory to reach Broadway in the English language. The English version of the play, "Lady Precious Stream," now rounding out its second successful year at the Little Theatre, in London, is the work of the eminent Chinese poet, playwright and producer, Dr. Shih I. Hsiung, who came from London to stage his own play for Mr. Gest. A distinguished audience is already assured for its local premiere.

In costumes designed by Mei Lan-Fang, the foremost Chinese actor and friend of Dr. Hsiung, and against the characteristically simple backgrounds of the Chinese stage, "Lady Precious Stream" tells the story of the betrothal of Lady Precious Stream, youngest daughter of the Prime Minister to the Emperor, and of her marriage against her father's wishes to the handsome gardener, Hsieh Ping-Kuei. Shortly after their marriage, he is reported killed in battle, but her fidelity is rewarded by his triumphant return as King of the Western Regions.

The large cast is headed by Clarence Derwent and Constance Carpenter, and includes William Hutchison, Detmar Poppen, Elfrida Derwent, Frayne Gilbert, René Roberti, Sylvia Hecker, Barbara Barton, Albert Whitley, David Selva, Jess Wynne and many others.

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IN CHINESE PLAY: Constance Carpenter and Clarence Derwent as they appear in "Lady Precious Stream", which comes to the Royal Alexandra Theatre the week of Nov. 9.

AT THE THEATRE

"THE GREAT WALTZ"

BY LUCY VAN GOGH

"THE Great Waltz", the famous musical show originally constructed for presentation upon one of the world's largest stages, and currently performing at the Royal Alexandra, has been adapted for travelling production with singularly little sacrifice of its pristine magnificence. It is still one of the most lavish of modern musical productions, but what is even more interesting is that it is quite the most moral of modern lavish productions. There is nothing in it to bring a blush to the cheek of the most maidenly of maiden aunts. Even the ballet, which captivated the audience from the moment it came on the stage, did so with the aid not of skin and powder, but of long chiffon pantalettes.

"The Great Waltz" is from beginning to end an effervescent whimsy of delicate color, lilting music, and crystal chandeliers, with just enough plot to keep it going and not enough to get in the way. The music, now so charmingly "dated" in character and dexterously re-scored by George Hirst for a most competent orchestra, is a refreshing change from the unmelodious squawks which have long been popular in this type of entertainment. The gigantic scale and obvious expensiveness of the whole undertaking left Monday night's audience a trifle breathless.

The cast is more a matter of good selection for voice blending and ensemble generally than of individual brilliance. The brunette beauty of Ruth Altman as the countess is a perfect foil for the blond loveliness of Lee Whitney as Therese, and both young ladies possess the unusual faculty of looking just as charming when they are singing as when they are not. Guy Robertson as the younger Strauss and Robert Vernon as Captain Leopold struggle nobly and lyrically for Therese's hand, but one forgets which of them finally triumphs. Sam Mann builds up a small part as the concertmaster into a very convincing impersonation.

Unless you violently dislike musical comedy, this show is not to be missed. We shall not look upon its like again—at any rate this season.

"BURY THE DEAD"

BY W. S. MILNE

THE essence of drama is contrast, and at Hart House theatre this week is one of the most dramatic events a Toronto stage has witnessed. "One More River" is followed by "Bury the Dead". Of "One More River" one can only say that it is over and done with—bury the dead. Of "Bury the Dead" much might be written—much has, of previous productions—but it all comes down to this: "Bury the Dead" is alive, timely, provocative, unconventional, theatrical. It is presented by a cast whose collective enthusiasm makes up for much that is crude and slipshod in individual performances. It is playing to an audience that goes there because it wants to see a play which says something that seems needing to be said, and says it in terms of today. In some ways, to one accustomed to the dowager decorum and languid condescension of a typical Hart House first night, perhaps the most dramatic thing about "Bury the Dead" was the audience. They did not come late. They listened to the play. They were not ashamed to laugh loudly, to groan and hiss. At the final curtain they rose and cheered. They cheered the cast and cheered till the young producer, Mr. David Pressman, came on the stage. They went out hotly discussing the play, and repeating the final tag: "Stand up and do something!"

The Theatre of Action, producer of this play, is doing something with a vengeance. It is tossing a bombshell, I hope, into the dramatic complacency of Toronto Little Theatre groups. After seeing "Bury the Dead", I feel I never want to witness a blurred copy of a passé London stage success again. In view of the definite leftist slant of the Theatre of Action, perhaps I had better make it clear that I do not belong even to the C.C.F.

What is it all about? It is an anti-war play, expressionistically constructed, the central theme of which is the macabre notion that certain young American soldiers, killed in action, and buried after two days, refuse to stay in their graves until they have discovered the answers to certain questions. The brass hats are nonplussed, the press and war department paralyzed, until an appeal is broadcast to the wives, mothers and sweethearts of the six corpses to plead with them to lie down again. It is all useless. Throughout a succession of short, tense scenes the six corpses stand silhouetted and immovable, halfway out of their graves. At last, moved to jeers by the at-

tempted performance of rites of exorcism, and shot at by the panic-stricken generals, they leave their graves, and go out into the world, a world in panic, a world in which the down-trodden living are also beginning to think about standing up.

Dramatically, I feel that the play is a pyramid standing on its apex. Anything after the resurrection is in danger of being an anti-climax, but this was successfully staved off by the sincerity of the presentation. Nevertheless, one did find the six-fold repetition of the corpse-and-woman scene somewhat dragging, and the final mob panic and confused voices at the end needed clarifying, both in writing and production, to carry the punch the writer evidently intended. The present production, too, lost some most magnificent opportunities for striking make-up, particularly in the caricatures of the generals, and the faces of the corpses, and perhaps also in the further differentiation of the six women. There is much that is merely hysterical in the play, and much that is gratuitously shocking with a small-boy sort of indecency, but if that sort of thing is needed to drive home the idea, I am not at all sure that the end does not justify the means. At any rate, "Bury the Dead", as presented by the Theatre of Action at Hart House is a very theatre, and should be seen by everyone who cares enough for the theatre to hail signs of life with joy.



GUNDA MORDAN AND JAMES MELTON, soprano and tenor who will be heard at Eaton Auditorium on Nov. 5th in the second concert of the Variety Series.

COMING EVENTS

IT IS gratifying to announce that Mme. Nazimova will include this city in her limited fall tour before going into New York and that she will come to the Royal Alexandra Theatre for three nights and Saturday matinee, November 5, 6, 7, in Ibsen's masterpiece, "Hedda Gabler," in which she plays the title role. "Hedda Gabler" is a play of authoritative conviction, both in construc-

tion and expression; it reveals with laudable keenness the hypothesis that environment and constant application of negative thought and suggestion can warp the mentality of the strongest subject; and discloses with life-like reality and fascinating deduction the result of this influence. It is a vivid, colorful, compelling story, told in dramatic and consistent manner and adroitly punctuated with problems. Its progress motivates with action and its characters are

visualized by the excellent cast of players whom Mme. Nazimova has competently and wisely chosen in the persons of Harry Ellerbe, Elliot Cabot, McKay Morris, Viola Frayne, Leslie Bingham and Ann Weston.

The production has been directed by Mme. Nazimova, who made her own translation from the original Norwegian; while Stewart Chaney, the noted young artist, has designed and executed a splendid setting fully in keeping with the artistic requirements of the drama.

Local audiences will remember Nazimova's fine performance in Ibsen's "Ghosts" last season.

At the first concert of their series, on Saturday evening, November 7th, in the Conservatory Concert Hall, the Conservatory String Quartet will play Quartettes by Beethoven and Arnold Bax. Beethoven's Quartet in E Flat Opus 75, No. 12, is sometimes called the "Harp Quartette." The Arnold Bax work is a charming one full of lovely melodies and friendly harmonies.

THE South, to whom a lady's beauty and charm are of equal importance with her art, was completely captivated by Rosa Tentoni when the young American soprano, her dark hair and eyes and vivid personality recalling her Italian parentage, sang with the Richmond Symphony Orchestra on December 3, 1934.

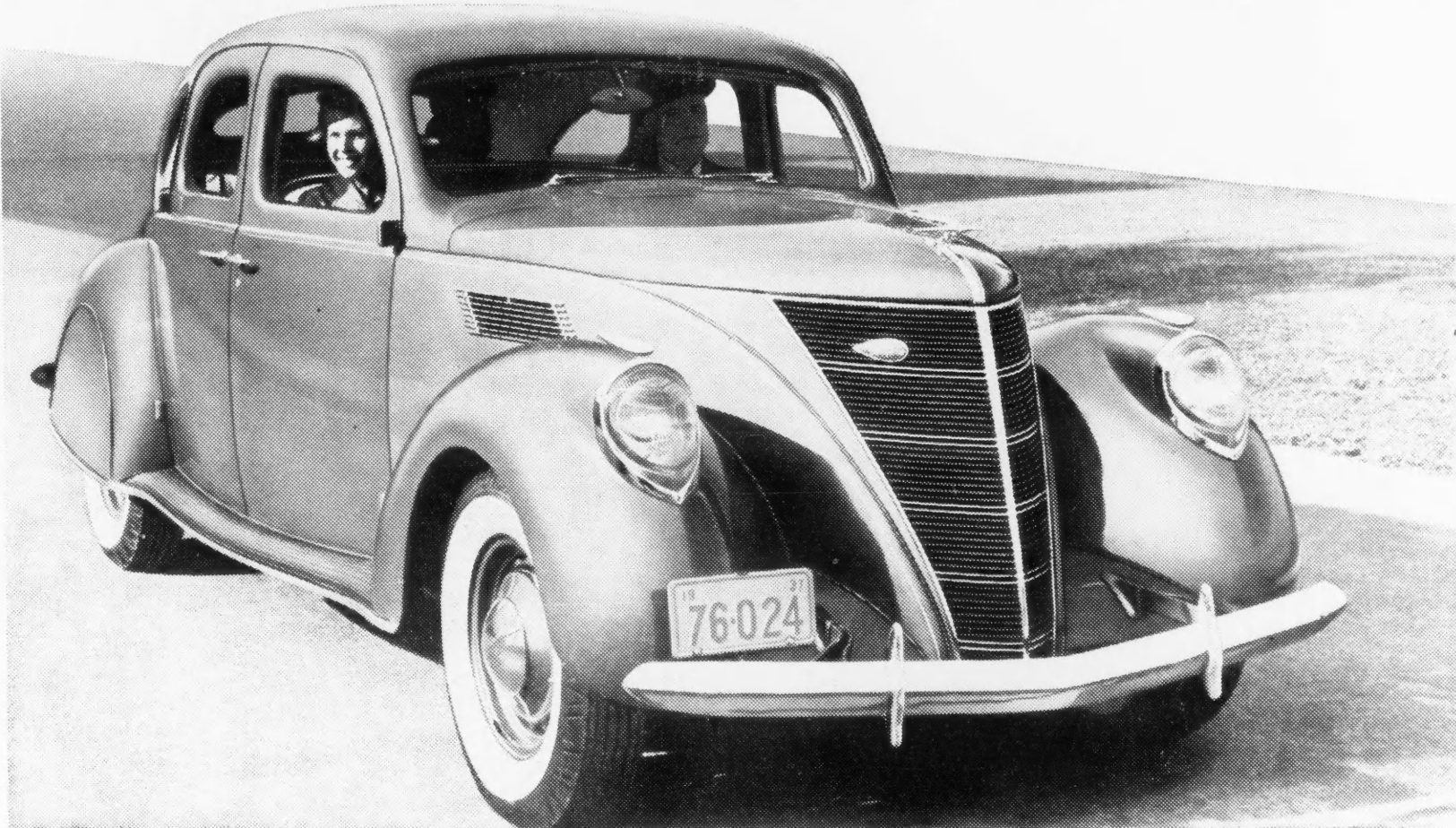
Rosa Tentoni was born in Buhl, Minnesota, made her debut with the Range Symphony Orchestra in Duluth at the age of seventeen, came to New York for further study on the advice

of the tenor Gigli, made an opera debut during the Cincinnati "Zoo" 1933 summer season, first came into the spotlight of fame the following winter when the one and only Arturo Toscanini chose her, an unknown soprano, to sing under him in Beethoven's Ninth Symphony.

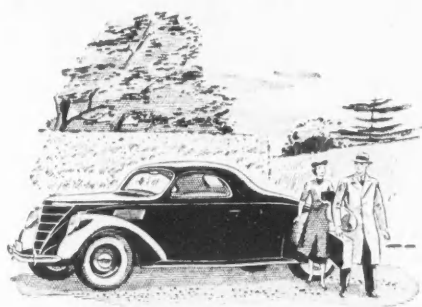
The reason for the Maestro's choice will be apparent when Rosa Tentoni is heard here on November 10th, the opening concert in the "Celebrity Concert Series", at Massey Hall.

EVERYONE who enjoys the best the legitimate theatre has to offer is, apparently, looking forward with pure delight to the appearance of beautiful Jane Cowl in her latest and smartest comedy, "First Lady." It is known, of course, that the authors of "First Lady" wrote the play with their tongues in their cheeks, so to speak. Katharine Dayton, who collaborated with George S. Kaufman, knows her Washington and her politicians, male and female, as Mr. Kaufman knows his theatre and his politics. If certain characters in their play suggest certain personalities in the American capital, it just happened that way, and the innocent collaborators are the first to deny that their two hostesses, who duet it out for two and one half hours at every performance to put their respective candidates in the White House, are intended to be Mrs. Alice Roosevelt Longworth or Mrs. "Dolly" Gann.

"First Lady" will be presented at the Royal Alexandra Theatre three days, beginning Monday, November 2, exactly as it was given all last season at the Music Box Theatre in New York.



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SIR ERNEST MACMILLAN, conductor of the Toronto Symphony Orchestra, whose second concert of the season takes place next Tuesday evening.

—Photo by Ashley & Crippen.

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THE FILM PARADE

BY MARY LOWREY ROSS

THREE new pictures in town this week offer wide and instructive contrasts. "The Gorgeous Hussy" follows, though rather wanderingly, the novel form. "Craig's Wife" derives directly from the stage. And "Dimples", being built almost exclusively about the talents of Shirley Temple, has the general structure of a pre-school commencement day program.

I haven't read the Samuel Hopkins Adams story on which "The Gorgeous Hussy" was based, but I suspect that it wasn't quite in the top flight of novels and that there must have been moments when the author struck his brow and exclaimed with his hero Senator John Randolph of Virginia, "We seem to have come to an impasse!" It's unusually episodic in character, and the episodes themselves don't build. As a picture, however, especially a picture of American political history a century ago, it is exceptionally interesting and authoritative. The pre-Civil War background is set up with care, and there is much affectionate detail lavished on the ermines, the pie-crust tables, the colonial highboys, the tap-room interiors of a hundred years ago. At the same time the characters themselves are kept vigorous and alive and terrifically conscious politically.

It took a little while to get accustomed to the sight of the boldly modern Joan Crawford in curls and boups and dimity—at first glimpse in fact she tends to remind one rather disconcertingly of a handsome female impersonator. However, that passed. Under her farbelows and pelus Mistress Peggy Eaton, Pot-house Peg to the wintry Washington ladies of her day—had it "The Gorgeous Hussy" is to be believed, a forceful and highly-charged personality, allowing the Crawford dynamism to play. The luscious quality of it existed in the original Peggy Eaton, is definitely side-stepped. Mistress Peggy, from first to last, doesn't do a thing that couldn't have been done in full view of the embattled Washington ladies, or their modern counterpart, the board of motion picture censors.

"The Gorgeous Hussy" suffers a little from confusion of themes and from a tendency on the part of Mistress Peggy Eaton and General Andrew Jackson, loyal allies in the story, to steal the picture from each other. Is "The Gorgeous Hussy" the story of Old Hickory and his presidential campaigning, or of Pot-house Peg and her problems of love and politics? And is the central conflict between Peg and the Cabinet ladies or between politics and love, or politics and politics, or more remotely, between the factions of North and South? We simple movie-goers like to get these things straight and to know where our picture is going and especially where it is likely to end. There were half a dozen places towards the end of "The Gorgeous Hussy" where everything appeared to be over, even the orchestral accompaniment swelling to its customary rime dimitis climax. And each time, just as I was confidently feeling for my belongings under the seat, the screen was peeped again with political figures and plumed deeper than ever in Washington intrigue. It's only fair to add that Peggy's life was, in fact, fairly episodic in character. She did marry a sailor and later the Secretary of War, she did love John Randolph of Virginia passionately all her life, and she did quarrel almost as passionately with the ladies of Washington. It is true, too, that she was so much the friend and confidant of General Jackson that he dissolved a United States cabinet because the cabinet aides had been rude to his favorite. If the picture is a little uneven in pattern it is because it follows fairly consistently a life given over to ups and downs.

THERE are no false starts and no stops in "Craig's Wife", which builds up firmly, straight from the first to the final act, following George Kelly's Pulitzer Prize winner so closely that even without knowing the original you could pick out the certain lines from the screen version. It suffers a little from this, since it accepts the stage restrictions, redesigning unnecessarily action and events. A little more time could easily have been devoted for instance to developing the character of Walter Craig, John Bates. As it is, Mr. Bates doesn't contribute much more to the dramatic action than if he had been his own stand-in. Just takes up the necessary positions and attitudes and allows himself to be handsomely photographed. This turns most of the weight of the picture on Rosalind Russell, who carries it through superbly. Miss Russell, in fact, played the mother.



ROSA TENTONI, the distinguished soprano, who opens the Celebrity Concert Series at Massey Hall on Nov. 10th.



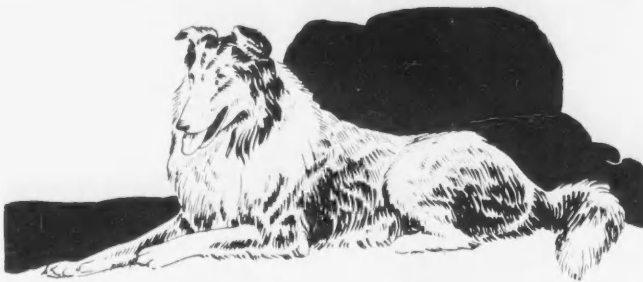
A SCENE FROM the French speaking film, "Martha", which is being shown at the Hollywood Theatre on Oct. 31. It is based on Flotow's opera.

able Harriet Craig so unsparringly and conclusively that, handsome as she is, the audience all round me, mostly wives and matrons, was explosive with indignation. "Craig's Wife" presents an unusually fine and skilful analysis of a type and shouldn't be missed.

"DIMPLES" is constructed as usual about Shirley Temple's talent for dancing, singing, impersonating, looking cute and looking forlorn. And as usual the adults in the picture, including Frank Morgan and Helen Westley, haven't anything to do except chuckle and beam and let an occasional tear slide down their cheeks. I wish some grown-up actor would actually act some time in a Shirley Temple film; but I know nobody ever will. No one wants to earn the contempt of the nation or be known all over America as the man who tried to steal a picture from Shirley Temple.

FOR the third consecutive season, French talking pictures, made in France, are to be shown at the Hollywood theatre, Toronto, on Saturday mornings. In sponsoring these, the University of Toronto has in view the benefit of teachers and students whose opportunities to hear French are so limited.

The five new films of this series are: Oct. 31—"Martha", well-known operetta with singers of L'Opera Comique. Nov. 7—"Les Beaux Jours", in which Simone Simon and a group of young stars give a glimpse of life among French students. Nov. 14—"L'Equipage", from the celebrated novel of Joseph Kessel. Nov. 21—"Mayerling", in which Charles Boyer portrays the Imperial Prince Rudolph doomed with the curse of the Hapsburgs. A Litvak film. Nov. 28—"Varieties". This tale of theatrical life is played with much charm and great dramatic force by an exceptional cast.



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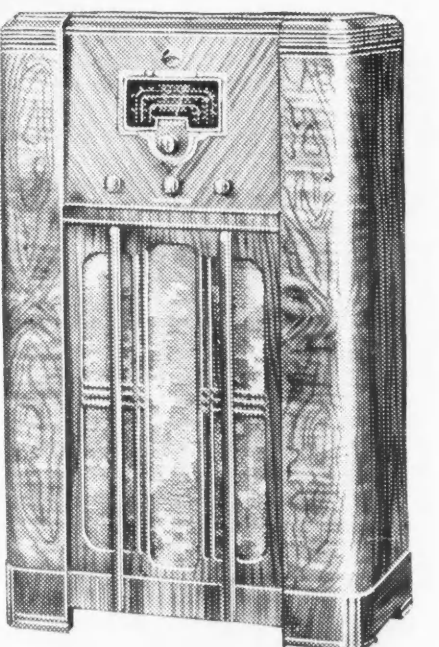
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SECTION II

PEOPLE

TRAVEL

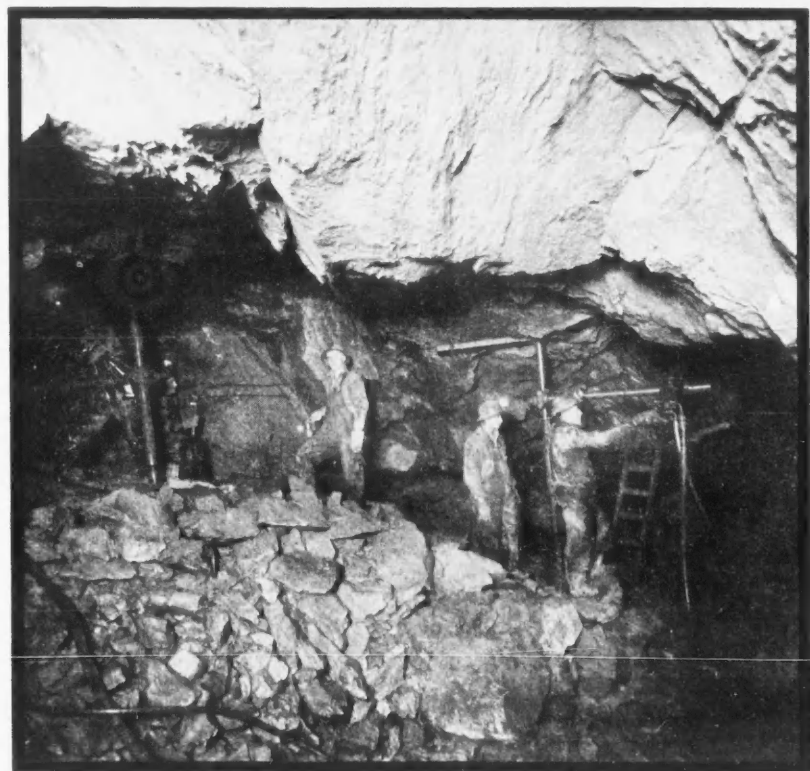
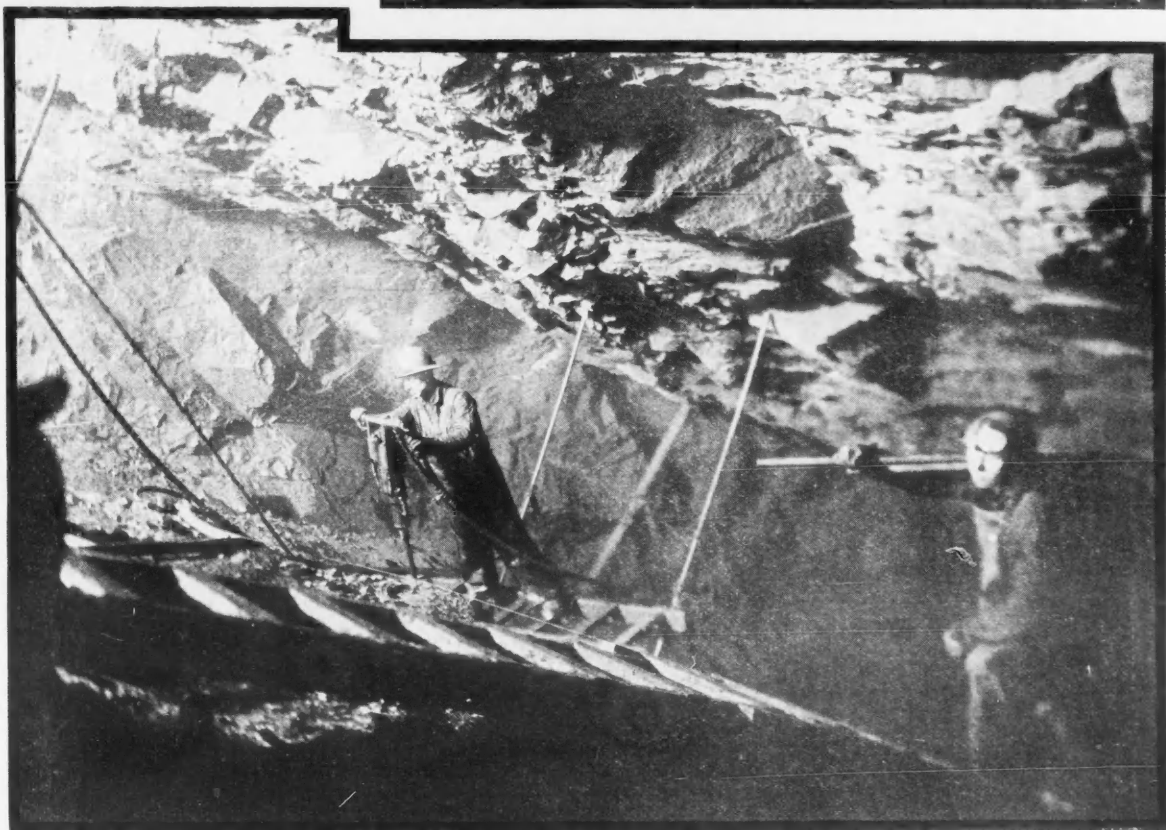
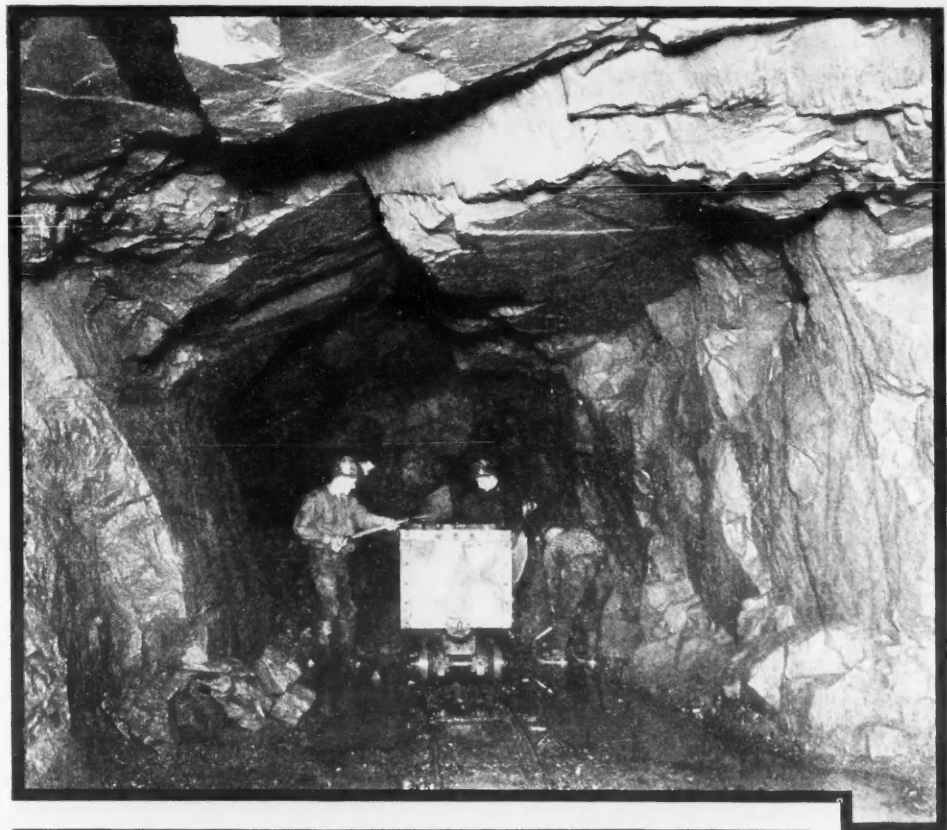
FASHION

HOMES

LETTERS

TORONTO, CANADA, OCTOBER 31, 1936

UNDERGROUND SCENES IN A CANADIAN MINE

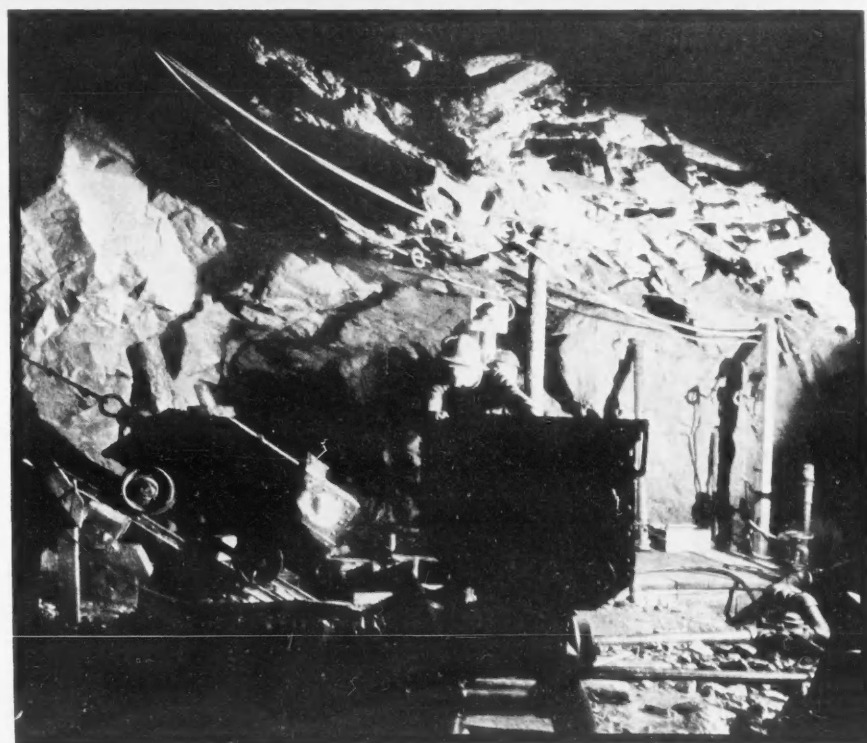


THE sensational development of Canada's mining industry is, of course, no longer news. But many are inclined to think of it largely in terms of shares and quick profit-taking and less in terms of mineral production and working men. These pictures of underground scenes in a typical Canadian mine not only remind us that an important native industry has entered a period of accelerated expansion but that it is opening up a new field of labor for Canadian youth.

Top Left. Smiles reveal the nonchalance of a crew of miners as they lunch far below the surface of the earth. *Right.* Miners tunnelling out a draw hole over a grizzly. They are pleased to have soft drilling ore.

Middle Left. Crew of muckers at work in the face of a crosscut. *Right.* An inclined stope over a quarter mile below the surface.

Bottom left. Mining crew at work at top of stope. Ore is later drawn off through chutes below into ore cars. *Right.* At mouth of inclined winze through which ore is hoisted from lower levels.



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**SENSATIONAL
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Never in our history has it been possible to buy a genuine Vacuum-cup Washer at this amazingly low price... less than you'd expect to pay for an ordinary friction-type machine. Full capacity, porcelain enamel tub. Triple vacuum-cup action. EASY quality and construction throughout. Built to sell at \$129.00. Limited quantity only at this record-breaking price.

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Ask your **EASY** dealer

**"Now I'm another
A&P COFFEE
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My A&P store manager suggested I try A&P Coffee. He told me that it was the largest selling coffee in the world. Well, any product that's that popular must be good—so I took a pound. Now I'm another A&P Coffee fan because I discovered it was the grandest coffee I ever tasted."

Discover its Finer,
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Buy a pound of A&P Coffee today. Choose vigorous and winy BOKAR, mild and mellow EIGHT O'CLOCK or rich and full-bodied RED CIRCLE... and discover its finer, fresher flavor.

TUNE IN THURSDAYS - A&P BAND WAGON - VARIETY SHOW WITH KATE SMITH
8 TO 9 P.M. WABC NETWORK

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Where the Smooth Strains
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Blend with Unexcelled
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Entertain your guests amid the beautiful surroundings of the Victoria Room or the Oak Room. They are sure to enjoy the unrivalled cuisine and the smooth strains of Canada's premier orchestra, under the direction of Luigi Romanelli.

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Hotel**

R. KIRBY HUNT
General Manager

THE DISTAFF SIDE

BY MARIE CLAIRE

IT WAS with considerable reluctance that the girl friend agreed to take an evening off from the more serious pursuit of pleasure to go with us to the Soviet Art Exhibition. "We don't know much about art," she said, "but we know what art doesn't like, and you know we both dislike Exhibitions. It sounds to me like a thin evening."

We agreed to make it snappy. "I suppose you wouldn't consider doing one room while I do the other, we could compare notes afterwards on the way to a cheerful movie," she said.

We frowned on the suggestion. "Keep together; in union there is strength even at an art gallery," we said.

The girl friend took up a position beside two seekers after Significances before a curious green landscape. "What color?" said one, "and how curious that if the color were eliminated, there would be no picture."

"And the world still able to get along," said the girl friend joining in the discussion amiably. "We moved into the big room."

"How terrible to spend a lot of time sitting for your portrait and have it turn out all trousers, did you ever see so much trousers in a painting?" We paused before the end portrait.

"Look how cleverly the sweater part of him slouches back in the chair though," we said soothingly. "I can't see it," said the s.f., "and why is he holding a pink in his hand?—of all the nonsense, a great big stupid looking man like that."

"Hello, here's a pleasant grey one, it seems to be a boiler room, or perhaps it's part of a Soviet factory; we're getting somewhere," we said.

"How did that horse get into it?" countered our companion. "That's where Russians are so tiresome, they're so inconsequential. The only thing that's Russian about this show is its inconsequence."

"O come, come, look at this pale boy with the oddly drawn British Tan sheep, and all those gay fellows in their blouses and yachting caps sitting in a circle near the rainbow. They're very Russian," we said.

But the girl friend was rooted before a blue picture on the long wall. "If those boys dive into that swimming pool they'll break their necks. The water is made of cement and they're sailors, they should know better."

"Look at this blue water," we said, "and for goodness sake don't say the boat looks like a toy or the floating matches like a balloon; I've heard four people say it already."

"I won't say another word, I'm going home. You can stay and admire that strawberry nude. I prefer to cling to my illusions about Russian women looking pale like Pavlov, with black hair and blue eyelids. I think these are the plainest people that ever broke into pictures. Who told these people they could paint, anyhow?"

"It's a very young country, the painting is still entirely external," we began, repeating something we had just overheard, as everybody does in art galleries.

"Well," said the girl friend, "I've seen enough; there's still time to get the best of the second show. What about 'Swing Time'?" Did you notice that Russian babies don't wear dummies?"

"That was a Russian Crèche scene, Russian crèches are famous," we said.

"Did you feel there was anything decidedly National about it?" we asked as we beat a red light by a piece of masterly driving.

"Sure," said the girl friend, "everything's haywire there and in Russia, and drab. Let her out or we'll be too late to hear 'The Way You Look Tonight'."

WE DON'T understand these things, but it seems that some sort of embargo against Russian imports has been lifted lately so that we are getting a lot of new and interesting furs from the Steppes and from Turkestan through Russia. Some of them are pretty fascinating. The Argentine is producing a kind of sheep whose lambs are proudly turning into Argentine Broadtail. The French are doing their customary arty best, and it is very good, with rabbits.

Of these we have just been seeing a flock of fur coats whose prices, as the better advertisements say so elegantly, "are within the scope of the most modest budget."

We began with the processed lamb called Argentine Broadtail. It's considerably lighter in weight, softer and silkier than the old American broadtail. You can have a silver grey swaggy coat with a squared-top new sleeve descending to a narrow fitted cuff and a trim little Peter Pan collar that sits up single behind and lies down double in front.

sounds complicated but is simple and very nice. The skins are really beautifully marked.

Or have a smokier blue with a folded grey squirrel collar, or brown with a narrow nutria collar and cuffs and a suede belt. You pay only ten dollars more for the other—fur collar.

The new black Lapin or sheared rabbit is quite elegant in its own way—looks more like satin than seal. And they are dyeing the creatures and clipping the fur down to look very like summer Ermine. A delightful "swaggy" coat of this delicious soft beige-brown with vague golden "spines" striped on it about an inch apart can even be had for less than \$89.00. A lapin dyed three shades of grey, the darkest almost black, the lightest shade nearly white, made an excellent flat of looking like something handsome—the furrier said a snow leopard, but I dunno. Nice, though.

Those early spaniel coats made of caracul paw have fallen so in favor they are staying on the racks at \$15.00, and I'm for leaving them there. You don't want to be reminded of a faithful little dog you had, that died, every time you go out for a brisk walk in the snow.

Moving up to the \$150.00 class we thought a natural litch three-quarter swing coat pretty swell. The skins are worked at an angle across the coat. Its cream and brown are memorable, but if you have more than one fur coat, go to it.

You can have a real leopard coat with lovely footsteps on it, and a red fox collar for \$195.00.

The Russians are breeding a special kind of little horse whose coats, deprived of life before they are born I'm told, but don't believe, and anyhow refuse to discuss—it's disgusting—yield a skin about twenty inches long and most exquisitely moiré. Very like dark, dark chocolate brown caracul, but with a back felt like a horse for wear. We saw a perfectly beautiful coat of it that would knock anybody's eye out for \$250.00.

Since that was getting into the real fur coat department for price, however, we stopped right there. But we may go back and buy that pony.

LET us be among the first to whisper the glad news that Christmas is less than seven weeks away and all your nephews, nieces, and godchildren to be remembered with Toys (and imprecations).

If you will concentrate on the following items recently arrived from Central Europe and bound to be pretty well all sold out before the third week in December, you are saved. Saved what? Don't be absurd. Can you possibly have forgotten the misery of a devoted adult minus any idea what to give a pampered child?

In little gilt net bags, costing from ten cents to one dollar and a half you can get enough entertainment to last the brats for weeks. A sixty-cent bag contains a church, two fine residences and a public building, two brilliant green trees, a fire engine complete with removable ladders and firemen, and an ambulance, all in gaily painted wood. The scale is best covered by telling you the fire engine's wheels, which turn, are as big as the pupil of your eye (at night). In a twenty-five cent bag is a little train of six pieces with run-around wheels, all of which hitch together, believe it or not. There's a Crèche priceless to hang on the tree—with baby, cradle, ox, ass and sheep and Joseph and Mary. The cradle is three-quarters of an inch long. We complained that Mary wore an apricot gown but were crushed when we found her veil was blue and tradition sustained.

There are farming collections and school collections, the latter complete with schoolroom and playground equipment.

The shop whence these emanate has long been famous for its zoos and farmyards. This year, in answer apparently to the demand of distracted young owners of wild papier-maché lions (25c, lady lions 15c) and lead leopards (20c) they have stocked zoo cages, with red roofs, strong (enough) steel bars, and sanitary sawdust-sprinkled floors. (50c and 75c each).

There are lead soldiers here, too, in mediaeval armor. Mounted or unmounted, ready for the Tourney and keen to avenge a maiden's honor or just pick a good old-fashioned fight. The colors are grand.

New foods for dolls' houses have arrived. Everything set out on plates, with suitable garnishing, from fruit to frog's legs. We liked the various cheeses under a glass cover for 25c. There's a picnic hamper two inches long with plates, cups and a thermos flask if you like picnics, or even if you don't much.

The Holgate Educational Toys (no relation of Educational Pictures Inc.) fascinated us. We wish we'd had a chance at education. Building blocks in six jewel colors. Great square chunks of wood a fellow can depend on—the two graduated sets end in a block 5" or 7" square. These and the wagon loads of "brick" blocks are all painted with suck-proof vegetable paint. The attractive dark assistant said a customer asked her the other day if that was the way the most modern children got their vegetables now. Far-fetched, she thought.

The children's books here are a delight. If you want a good story about a girl who wanted a pony, buy "Pony and the Pony" (\$1.25) with its ultra modern illustrations. Carry it with you, you'll want to read it before you put it. We finished it in the shop. It's a short story, but we'd have stayed the Anthony Adverse punishment if necessary to find out about that pony.

"Three Japanese Mice and Their Whiskers" is another winner—exquisitely done in Japanese brush work for both full-page illustrations and opposite page type.

"Miss Carlotta"—an energetic maiden of 3 who got the King to come to tea is a tale of much fascination, we found.

"A Box of Dates for Children" associates Time with Kings and Queens and makes History palatable with memorable rhymes.

Enormous concentration has gone here towards keeping prices down and imagination on top. There are few things in the shop a normal child wouldn't squelch with delight to own. We had a lovely time.

TRAVELERS

Mr. and Mrs. Frank L. Bunkay and Miss Nora Bunkay have returned from an extended trip abroad.

Mr. and Mrs. S. J. Bird and their young son, Glen, of Toronto, and Mrs. Bird's mother, Mrs. R. A. Glen of Chatham, have returned after spending four months in England.

There is only one M.W. Locke Shoe



A—shoes last No. 2. In black kid at \$10; in brown at \$10.50.



B—shoes last No. 3. In black or brown kid at \$11.



C—shoes last No. 4. In black suede with baby calf overlay. At \$11.

All fittings in the three lasts.

"... I am not now, nor at any time have been connected with a shoe advertised as the Dr. Locke shoe.

"The only shoe having the right to bear my name is the M. W. Locke shoe.

"... also ... I receive no royalties from, nor have I any financial interest whatever in any company manufacturing the M. W. Locke shoes."

(Signed)

M.W. Locke

Watch for the M. W. Locke label. The only genuine M. W. Locke shoe, designed and approved by Dr. M. W. Locke of Williamsburg, Ontario, is sold in Toronto exclusively by

Simpson's
Second Floor

BEHIND SHOP WINDOWS

BY MERLA M. WELLS

"BUT, is it Art?" asked Mr. Kipling. And that perpetual gives us groundlines pause, the rarer atmosphere of critical decision and certainty denied us. The mention of Art makes our timid minds nebulous and "wooly" with images of Louvre, Angelo, Praxiteles, et al. Why not conjure up the ordering, arranging and decorating the cubic space within our own homes in terms of Art? That is the Art we live with and there, if anywhere, surely, "A thing (or things) of Beauty is a Joy forever."

Such thoughts as these flitted through our mind as we talked with Mr. Cassidy, the informed and informative librarian of Adam's new beautifully appointed and voluminously equipped Reference Library of Housefurnishings and Decoration. Here you may leisurely consult beautifully illustrated books of authority and distinction; brochures of up-to-the-minute ideas, schemes and trends; and a splendid selection of English, Canadian, and American periodicals—all the authorities covering every aspect of Home Furnishing, Interior Decoration, and allied arts. With the unobtrusive yet ever helpful guidance of Mr. Cassidy one can surely acquire artistic certainty here.

Adams Furniture Co. Ltd., 211 Yonge Street.

SPINACH? Then chew a caramel! Carrots? Divert your palate with a nougat! Asparagus? Enjoy an *entre acte* chocolate. Tomato? Revel in the succulent jubilee. No this is not a confused dream... pattern from a nocturnal attempt of ours to supersede the "knock knock" game. All the above seeming contradictions really happened to us when quite awake... pop-eyed awake, in fact, to the thrill of our most novel and surprising experience in gourmetry. Imagine "All the theories and so-faun admonitions of the food chemists and dietitians in the heart of one delectable candy" (Thanks, Swinburne). It's Alchemy, that's what it is, Alchemy! (Jimmy Durante). Here we have the dietetic spectres, mineral salts, carbo-

hydrates, organic acids, vitamins, etc., etc., all cunningly caught up and embalmed in honey (no fattening sugar) and thus passing, unchallenged, the most fastidious "sweet tooth." And are they inviting in their smart corseage and lingerie? You'll enthuse over that tomato jelly surprise. You did, didn't you?

Vegetable Candies Limited, 92 Yonge St., Toronto.

WHEN Lady Angela Vere de Vere in her homage attended the school of deportment in the rococo period she was moulded in the ways of standing, walking, sitting, speaking; the manner of disposing of hands, arms, limbs ("nineties" for legs) feet, etc., in varying circumstances; the tone and volume of voice appropriate to all occasions (except in the presence of a mouse running amok). Following progressive doses of this treatment she became "finished" and, according to Miss Koenig, an automaton with her personality completely smothered. Apparently only the most "forceful" personality could withstand this and break even... that is, even retain hold of itself. Miss Koenig on the other hand devotes her talents to the practice of a different art, with a vastly different technique and with the exact opposite end in view... that is, to bring out into personality all the possible youness in you.

Josephine Koenig Studio, 745 Millwood Road, Hudson 2759.

A SHORT, story, m'dears, plot, to interrogative old lady. "No, Madam, I don't know where the rocks are." Old lady (in panic) "What? In charge of this ship and don't know where the rocks are?" Pilot. "Yes, Madam, that's right. I know where the rocks are NOT."

That, methinks, is the secret of Iris' success. It's her positive elimination of the misfitting, mis-styling, even miscasting, that makes her flair for turning you out hatted in the manner in which these imperfections are NOT.

Iris Hat Shoppe, 96 Bloor Street West.

THE WORLD OF ART

BY G. CAMPBELL MCINNES

MESSRS. W. SCOTT AND SONS of Montreal are to be congratulated on the enterprise which prompts them, from time to time, to give us glimpses into what has gone on in France during the last thirty years. Last spring it was "Renoir and his Contemporaries"; this month it is "The School of Paris"—a blanket term which has gained favor as including all those who built, however variously, on the foundations laid by the first great Post-Impressionists.

The current exhibition presents, with certain unavoidable gaps, a microcosm of the development of French Art from Courbet to the present day; Renoir, Sisley, Pissarro and Cézanne lead up to Picasso and Matisse and a collection of some thirty works by artists the great majority of whom are living and painting today. As the work exhibited has been painted over a period of almost thirty years, it is possible to arrive at some estimate of the relative importance of these artists.

While there is nothing more foolish than to attempt to place artists in a rigid hierarchy, which must inevitably be upset by the next generation but one, it seems to me that Derain emerges as *primus inter pares*—for they are all, or nearly all, great painters. "La Table Garnie," "Portrait de Prince Basso," and "Le Mur rose" are the superb masterpieces of a many-sided genius who is as single purposed as a Poussin and as utterly French as a Caran d'Ache. (Am I right, I wonder, in feeling as affinity between his painting and the music of Ravel, and between the painting of Dufy and the music of Poulenc—both charming, frothy and viperish?)

Picasso's "La Vie" is as fresh and as deeply touching as when it was painted thirty-three years ago. To him many things come too easily, but I think his Blue Period at least, belongs with the eternal. His confrère, Braque, is unapologetically ill-represented; one misses those gorgeous olives, chocolates and whites. Matisse, by comparison, comes off perhaps better than he might. And the floating luminous still lifes of Bonnard and Vuillard do both these delicate and distinguished painters less than justice.

Modigliani's "Chocolatière" is an excellent example of the great but limited genius of that unfortunate painter; the errant mystic, Redon, has a lovely bowl of flowers in pastel; the Douanier's artillerists stare at us against a background of curiously untropical trees, but the foreground is genuine Rousseau jungle. (I occasionally wonder whether his high reputation as a "genuine modern primitive" will withstand the test of time.)

Most depressing to me are the efforts of the genuine cubists—Leger's rose, de la Fresnaye's sunners and Picasso's abstraction. More than anyone else, it seems to me, the cubists are responsible for the frantic rush of the young artists of the twenties up a blind alley, and the divorce of art from the people. On the other hand, they were bold experimenters, and the result of their efforts is to be found in our furniture, textiles, decorations, plumbing and automobiles.

Most satisfactory are those who have taken in cubism and come out on the other side as "straight" painters. Dufresne, Sezanne, Utrillo. Utrillo is marvellous; his pictures superbly evocative, of tremendous authority and with a luscious sense of paint. Sezanne's solitary landscape is rich, aglow, almost sculptural.

The exhibition is beautifully catalogued, and there is an accompanying brochure from the eminently suitable pen of John Lyman. Toronto is having the pleasure of seeing a great part of this showing, which opened at the galleries of Guy Roberts at 27 Grenville Street, on October 28th.

MISS BARBARA NIVEN, a young contemporary English artist, has a small showing of drawings and tempera at the Art Gallery of Toronto. She is an artist with a considerable, albeit limited talent, personal, chilly, aloof. Her drawings, verging curiously to the borderline of caricature, are



A CHARMING TRIO who will come out in Montreal this season. Miss Mariota Spielman, at the left, is the daughter of Mr. and Mrs. F. I. Spielman; Miss Cynthia Hingston (centre), daughter of Dr. and Mrs. D. A. Hingston; Miss Patricia Paré (right), daughter of Mr. and Mrs. A. A. Paré. Photographs by Notman.

highly stylized and reduced to a minimum formula of scrupulously careful line. In her tempera, Miss Niven exhibits a fine feeling for form, especially in her studies of trees, and an unusual color sense, making use of subdued greys, greens and browns. One traces, here and there, the influence of Lurcat and McKnight Kauffer, but Miss Niven's approach is her own, and her milieu, the canals and alleys of Manchester, one full of possibilities. She shares with a number of the younger English painters, an ability to organize work that does not depend on the misuse of the decorative impulse.

A SLIGHT, but infinitely refreshing exhibition of wood engravings by Laurence Hyde is at present at the MacDonald Galleries on Grenville St. It is refreshing because it is so extremely individual. Not only is Mr. Hyde, a very young man, a quite remarkable skill and inventive ability as far as his technique is concerned, but he has imagination. The wood engravings are intended to accompany an account of the career of Lief Ericson, and on this very excellent material Mr. Hyde has let his fantasy have full play. The result is at once mysterious, vigorous and compelling.

THE tender care which Mr. Caleb Keene lavishes upon the flowers he loves so well is again, as always, apparent in his current showing at the Eaton Galleries on College Street. Flowers are Mr. Keene's specialty, and there is no one that I know of who can approach him when it comes to the direct and simple handling of objects whose beauty is so fleeting. These soft and delicate studies are as far removed from sentimentality as from formal design. "A primrose by the river's brim" . . . it is this simplicity of approach that makes Mr. Keene's studies so convincing.

AN exhibition of landscapes by A. W. Campbell is now on view at Simpson's Galleries. Mr. Campbell's work is pedestrian, but he often achieves an easy pleasantness. This is especially the case in one or two of his large winter canvases.

FILM SOCIETY

IN RESPONSE to a suggestion from the Toronto Branch of the National Film Society of Canada and in view of the increasing recognition of artistic values in motion pictures, the Eaton Auditorium is being equipped with the finest sound film projectors available on this continent.

Film projection facilities in the Auditorium are a great advantage to people interested in the Toronto Branch of the National Film Society. This local non-profit-making cultural society was incorporated last Spring, announced to a relatively small group of people, and immediately over-subscribed for the limited accommodation at the Royal Ontario Museum where the first experimental meetings were held. Now the membership lists for the full 1936-1937 season of ten meetings in the Auditorium have been re-opened, and the outstanding films arranged for will be seen and discussed by a larger membership with projection equal to any commercial theatre standard. The character of the Soci-

ety will remain the same, however, artistic and educational, in purpose with meetings private for subscribing members only and memberships non-transferable.

"The New Gulliver," Russian puppets film which had a great success in New York last year, will be the feature at the first meeting in the Auditorium on November 2. Along with it will be seen "Joie de Vivre", a brilliant French comedy, and probably "Weather Forecast", an English study of the science of meteorology with unusual sound accompaniment. On November 23 the Society will see "The Cabinet of Dr. Caligari," a classic film starring Conrad Veidt and world-famous for its Surrealist settings. Other films booked or available include "M," remarkable German thriller and study of crime and insanity, based on the Dusseldorf murders, "Night Mail," produced for the British Post Office by John Grierson with commentary by W. H. Auden, the poet, "The Blue Light," "Rapt," "The Plow The Broke Plains," the U. S. Department of Agriculture's description of the decay of prairie farm lands, "Blood of a Poet" by Jean Cocteau, and others of like unusual quality.

Film societies although new in Canada have been operating for years in England and Continental Europe and there are a number of them in the United States. These societies provide their members with an opportunity to see films of unusual subject-matter or of technical or cultural merit, not otherwise to be seen because lacking the usual commercial values. In Europe the documentary film, defined as a film that is based on fact and has neither stage actors nor studio technique, is produced in numbers and is very popular with film society membership. Outstanding contributions to this category by the British Post Office are being brought to Canada for film society branches.

The showing of pictures to its membership is the independent activity of the local branch, but it is joined with the other branches already successfully organized in Ottawa, Montreal, Hamilton, Kingston, Vancouver, in supporting the work and aims of the National body with headquarters in Ottawa. The National Film Society has as its honorary president, His Excellency the Governor-General, and as its president, Mr. Sydney Smith, President of the University of Manitoba.



"A long life . . .
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Just another way of saying that Elizabeth Arden takes care of your looks. For she gives you not only the unmistakable Elizabeth Arden lustre, but the confidence that comes from a lovely face and figure.

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Ardena Cleansing Cream	1.10 to 6.00	Ardena Cream	1.10 to 2.00
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And no skin should be without the Ardena Vela Cream Mask, the wonderful quick treatment to rejuvenate, firm, lift and smooth the tissues 5.25

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For more pleasing reproduction of music or voice.
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For more pleasing reproduction of music or voice.
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Eliminates guessing and uncertainty in operation.
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Permits accurate tuning of stations on short-wave band. Hairline scale and vernier.
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Full color dial with illuminated scale.
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Magnetically shielded, automatically selects any of 12 wave bands.
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For more pleasing reproduction of music or voice.
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For more pleasing reproduction of music or voice.
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For more pleasing reproduction of music or voice.
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Higher efficiency, eliminates tuning problems and coil wear.
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A fine system perfect for tuning of all sets.
- MAGNETIC-CORE I.F. TRANSFORMER**
For more pleasing reproduction of music or voice.
- WESTINGHOUSE ALL-METAL RADIOTRONS**
Made in a special Westinghouse process in S.T. Tube Application.

WESTINGHOUSE

BLUE RIBBON Air-pilot RADIO



MRS. AMIE G. P. HOWITT, widow of Dr. William H. Howitt, who died on Oct. 12th. A native of St. John, N.B., Mrs. Howitt was a resident of Toronto for more than forty years and was a leader in philanthropic and church affairs. She is survived by her daughter, Mrs. James Scott.

Are You Guarding Your Child

THIS WAY—Asking Your Doctor About Home Remedies You Use?

Practically every mother knows the physician's rule. *Don't give your child unknown remedies without asking your doctor first.* Children's specialists give this warning continually. And educators and writers on welfare repeat it everywhere.

It is only human nature that the instinct to save a few pennies will sometimes overcome caution and sound judgment. That a woman will buy for her child something said to be "just as good."

When it comes to the widely used children's remedy "milk of magnesia"—many doctors for over half a century have said "PHILLIPS." For Phillips' Milk of Magnesia is the standard of the world. Safe for children. Made in a laboratory devoted solely to making this important remedy; there is no other "quite like it." For the process for making genuine Phillips' Milk of Magnesia was originated in the Phillips' laboratories.

Keep this in mind, and say "PHILLIPS' MILK OF MAGNESIA" when you buy. Come now, also in tablet form that children take without argument. Tablets that taste like peppermint candy, and that contain the exact



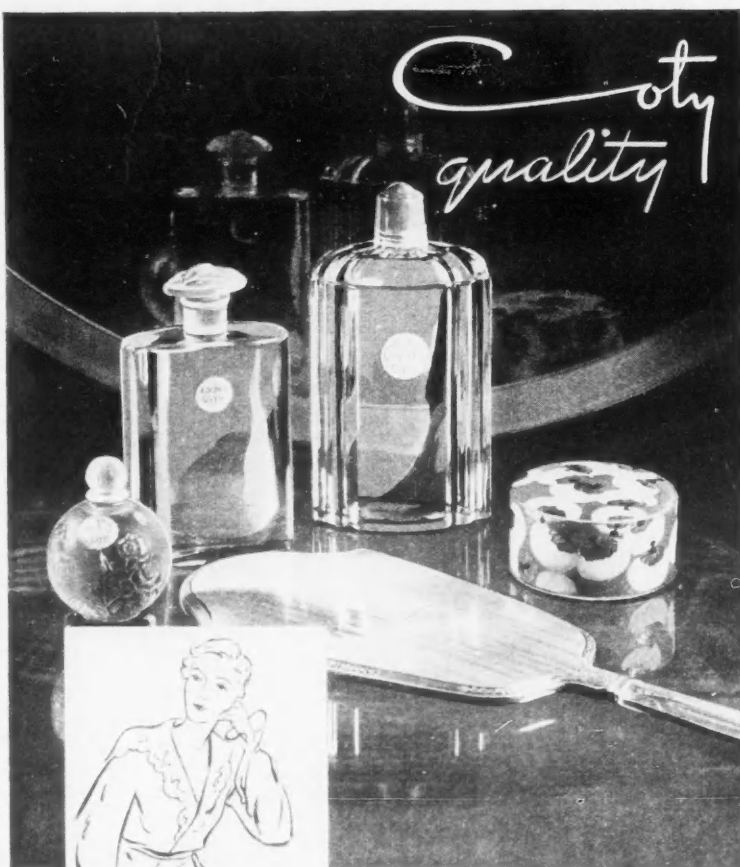
equivalent of the liquid Phillips' Milk of Magnesia. Get the form you prefer. But see that what you get is labeled "Genuine Phillips' Milk of Magnesia." 25¢ for a big box of tablets.

PHILLIPS'
MILK OF
MAGNESIA



ALSO IN TABLET FORM:

Each big, 25¢ box contains 25 tablets of genuine Phillips' Milk of Magnesia.

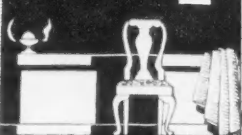


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A Coty perfume for every personality

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PLACES AT YOUR DISPOSAL A STAFF OF EXPERT INTERIOR DECORATORS

SCHEMES AND ESTIMATES SUBMITTED FREE OF CHARGE

ABOUT THE HOUSE

BY BERNICE COFFEY

THE Paris fashion world itself must be in cahoots with the makers of the real estate game, Monopoly. Designers like Schiaparelli and Lanvin are creating fascinating clothes that they call "stay-in" fashions as the sales of Monopoly boom up and up. This lively game that kept factories going at a twenty-four hour schedule and shattered the jinx that has made games sales slump in summer, has surpassed all sales records for games in the past thirty-five years. If you've lost a lot of sleep, spring and summer, over Monopoly, you can take heart—and take to your bed earlier this winter because new rules for Short Monopoly make this parlor sport a cinch for the early-to-bed contingent. One short-cut method preferred by experts is to double all printed values on the board so that a rental of \$100 for a property becomes \$200 and other penalties for real estate speculators increase in proportion. Or, if you shy away from such multiplication you can agree in advance to pick the monopolist after the second or third bankruptcy. Then there's the safe system of designating an exact hour for quitting, sticking to it and giving the wealthiest player the honors and gains. The figure people say and quote fifty years of game history for proof that any game that maintains eraze proportions during the summer will quadruple in the coming winter which will give number one place to Monopoly this winter. The mahjongg and backgammon crazes were something in themselves, but already Monopoly sales are many thousands ahead. It looks like a Monopoly winter.

ONE of the prettiest decorative conceits we have seen in many a day is a crystal globe filled with water in which is a flower or two. The flower has the effect of being embedded in crystal. It's done by putting the flower upside down in the globe, filling it with water, screwing a base on the "top" and then turning the whole thing upside down so that the "top" becomes the base. The effect is exquisite and the flowers last from a week to ten days.

ALL the fashion world has succumbed to the smartness of black this fall, but decorators are going into mild ecstasies over brown for bedrooms. It is being used in the darker tones, too, and nearly every room we have seen lately has bedspreads of this color—usually in satin. The vogue of the color is not difficult to understand when one considers how much blonde wood appears in bedroom furniture. The dark warm brown tones appear to special advantage against it.

IN a model room seen recently there is a tiny dressing table petticoated with flounces of scalloped, embroidered mull, and having the same sheer white stuff draped up overhead in a canopy hung from a little gilded crown. Any decorator could duplicate the effect, but it is not beyond attempting by a "gifted amateur", for the whole thing was made out of two pairs of mull curtains, and was simplicity itself to do.

THE use of so much white in interior decorating has brought a whole new family of troubles to the housekeeper. White leather chairs, in particular, look anything but smart once their whiteness becomes dulled. It's all quite simple, however. Use lukewarm water and a good suds made with Castile or a mild, non-alkali soap. Wash the leather until the suds is no longer dark and let the soap dry on the leather. Then wipe off the whitish film and polish the leather with a soft, dry cloth. All very easy, really.

IF YOU have a prized wooden salad bowl that is showing signs of warping, better make some investigations in the kitchen and find out whether it is being washed in soap and water. Woodenware is likely to warp if it isn't cared for properly. Don't permit woodenware to be left soaking wet after washing if you would have it shapely. Sometimes it is best to wipe the wooden surface with a damp cloth instead of washing in water. In any case, dry as much as possible and then leave it out in the air until dry. But keep it out of the sun and never put it on the radiator. Too rapid drying is responsible for many a warped utensil. A light oiling with olive oil before it is put away will help keep it in good condition, too.

DRESSING TABLE

BY ISABEL MORGAN

A FRACTION of an inch in the way the hair is parted may mean the difference between a face that is too wide and looks it, and a face that is wide but appears oval. If the line of the jaw is inclined to be a trifle overlong for perfection, never allow your hair to be cropped short behind the ears. If you do, your profile will take on a militant appearance that, at worst, will give the probably unjustifiable impression that you are a Tartar—or, at best, that you've decided to lead a life wholly devoted to good works even if it kills you.

If the eyes are good, don't draw the hair forward in waves at the side of the face. Wear it back and give them a chance. Try wearing the hair over the forehead and, if it seems to foreshorten it push the hair back and see how much better it looks when it is worn with a suggestion of curls or waves high on top or at the sides. If you've a pretty nice hairline, further enhanced by a widow's peak, by all means wear it back and bring the part over to the peak. And



AMONG MONTREAL'S DEBUTANTES of the season are Miss Mary Sims (left), daughter of Mr. and Mrs. G. Ross H. Sims; Miss Jacqueline Tetrault (centre), daughter of Mr. and Mrs. Albert Tetrault; Miss Elizabeth Schwob (right), daughter of Mr. and Mrs. Julien Schwob.

—Photography by Notman.

if your head is nicely rounded at the back, don't let the hair fall straight down, give it several licks with brush and comb to swirl it from side to side. It probably grows that way, anyway. If the back of the head is inclined to be flat, it can be given a semblance of roundness by clever cutting and shaping of the hair.

In fact, one's hair-do can either be outrageously flattering to a face of the ordinary garden variety, or it can transform a beautiful face into something that doesn't attract a second glance. We picked up all these hints from Mr. Sterling, who is in charge of hairdressing at Helena Rubinstein's Salon in Toronto. He studies the features closely before cutting and fingerwaving, and works out a style that brings out the best points and minimizes those not so favorable. We don't think that anyone can make a raving beauty of anyone who is not a raving beauty, but we are quite ready to agree that anyone's appearance can be much improved by a coiffure that has been thoughtfully designed by someone, such as Mr. Steele, who has made a

careful study of the effect of line and contour of the hair in relation to the facial features.

All the preparations used in caring for the hair are, of course, by Helena Rubinstein. A fresh smelling pine herbal shampoo preparation is used that leaves the hair delightfully soft and manageable and really clean and glossy. There are several preparations for treating hair that "ain't what it used to be"—a balsam oil for a dry itching scalp, a dandruff lotion that's strongly antiseptic and stimulating so that it halts infection and increases surface circulation, and a hormone scalp food for a dry and undernourished scalp. Add to these a balsam oil permanent wave that is said to be exceptionally successful in the waving of fine, dry hair, and grey or white hair successfully without discoloration, as well as the more usual types of hair.

FASHION has thrown all caution to the winds and an Age of Elegance is with us again. The sumptuousness of this season's clothes is only fittingly complemented with

beautiful jewels. Their suavely flowing, feminine lines, their luxurious fabrics, even their necklines and sleeves, all contribute toward a mode which lovely jewellery completes.

Necklines especially are the focal point for jewelled treatment. They are often draped for a feeling of width. Many smart cocktail and dinner gowns have low V or square necklines. High necklines continue to prevail but are of the utmost simplicity. All these are foils for clip-brooches, clips, pins and necklaces.

The need for jewels is so strong that many designers are showing simulated precious and rhinestone jewellery on their dresses. Some are even called "Jewel Dresses" since the jewels truly make the dress. Every store is displaying rich evening gowns with low décolletés which place necklaces definitely in the picture for evening.

The most fascinating aspect of jewellery today is that, in many instances, real jewellery leads a double life. Pearls have always been classic. They never go out of (Continued on next page)



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Kleenex
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Kleenex checks the spread of colds. The special fibres of Kleenex catch and hold secure the cold germs. And each Kleenex tissue is used only once, then destroyed—germs and all. Thus cold germs cannot scatter to infect others. Cold sufferers cannot re-infect themselves as they do using the same cold-laden handkerchiefs again and again.

KLEENEX CHECKS SPREAD OF COLDS
Use for handkerchiefs

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*An ironer is a gentle thing.
It handles us with ease,
A sheet . . . a shirt . . . some frilly thing
As smartly as you please . . .*

ELECTRIC IRONERS WILL IRON PRACTICALLY ANYTHING THESE DAYS. Pleated skirts or men's shirts—they're all quickly done. And all you have to do is sit down in comfort and guide the garments. Drop in at 14 Carlton Street and see some of the amazing new models—see what a variety of things they will do, and how beautifully they do them—notice the new low prices.

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14 CARLTON STREET

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COULD NOT LIFT ARMS ABOVE HEAD

Owing to Painful Rheumatism

This woman suffered from rheumatism in her back, arms and legs. For two months, she endured this painful condition, then, like many another sufferer, she decided to try Kruschen Salts. Read her letter:

"About fifteen months ago I had rheumatism in my arms, back and legs. The pains in my arms and legs after getting warm in bed were almost unbearable. I was like that for two months, and could not reach above my head. I read so much about Kruschen Salts that I thought I would try them. I am glad to say that for more than a year I have not had the slightest return of my rheumatism." (Mrs.) H.E.

The pains and stiffness of rheumatism are frequently due to deposits of uric acid in the muscles and joints. Kruschen Salts assist in stimulating the internal organs to healthy, regular activity, and help them to get rid of this excess uric acid.

Dall's Write Dept. E. for New Catalogue of REAL LACE and IMPORTED LINENS VANCOUVER, Canada.



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Send it to Parker's. Known from coast to coast for their exquisite cleaning and graceful pressing.

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SCIENCE ADVISES AGAINST MEALS LOW IN NEEDED "BULK"

Reports ALL-BRAN Supplies This Dietary Adjunct

Scientific tests have shown that meals which miss the proper "bulk" tend to cause common constipation. This condition causes discomfort, and may lead to headaches, loss of appetite, even serious disease.

Avoid these faulty meals by adding Kellogg's ALL-BRAN to your menus. It supplies generous "bulk" in convenient form. This absorbs moisture, and gently exercises and cleanses the system. ALL-BRAN also furnishes vitamin B and contains iron.

The "bulk" in ALL-BRAN is often more effective than that found in fruits and vegetables as it does not break down within the body. Two tablespoonfuls daily are usually sufficient. If not relieved this way, consult your doctor.

Kellogg's ALL-BRAN may be served as a cereal with milk or cream. Sprinkle over soups, salads or other cereals. Or cook into appetizing muffins, breads, waffles, etc. It adds a delicious nut-sweet flavor to your recipes.

How much better than taking patent medicines—sometimes harmful! ALL-BRAN is sold by all grocers. Made by Kellogg in London, Ontario.

CONCERNING FOOD

BY CYNTHIA BROWN

I WENT to a tea party in Boston a few weeks ago at which I felt the precedent established in 1773 might well have been maintained. The tea, from one guest's point of view at least, and she a British subject, simply asked to join that earlier brew in Boston's harbor. It was terrible. Women are wonderful: they drank it, lukewarm, acid, cloudy, everything tea should never be.

It is amazing that the country that makes such superb coffee doesn't seem able to make tea for nuts. On the other hand, just try and get good coffee in England. Unless you make it yourself, thus antagonizing your servants who are difficult enough without aggravation, heaven knows, you do better in England to get used to tea for breakfast.

But it is tea for the afternoon that interests us particularly this week. Steaming hot, fragrant and clear, the whole paraphernalia of its service, charming and making you look your frail feminine best—it's tops. Even those odd folk who feel that it should be followed almost immediately by a cocktail, agree that it has charm as a preliminary to the entertaining business of the evening.

Tea after a football game for you sportin' types, tea after a tramp through the autumn woods, you Nature hounds you, tea for wafer-thin energetic debutantes with appetites like horses—I'm prepared to concentrate this week on tea for you all.

Let us suppose for purposes of getting on with this column that you like sandwiches and know how to make the kind you like best. My recipes are for sterner stuff. Carbohydrates, we salute you!

Potato cakes now. Hot, starchy, dripping with butter,—next to crumpets best for your disposition and worst for your figure. Nobody can resist them if they are there. I got this recipe last summer from my lovely Nova Scotian neighbor on the hill.

POTATO CAKES I

Bake enough potatoes in their jackets to make 1 1/2 lb. of dry cooked potato. Put this through the ricer or a sieve. Rub 1 oz. each (1 full tablespoon) of lard, and dripping or butter, into 1/2 lb. flour, add the potato, 1/2 a teaspoon of baking powder and a pinch of salt. Stir in one beaten egg and enough warm milk to make a pastry mixture. Roll out lightly to about 1/2 an inch thickness, cut in rounds, or with a knife in diamonds, bake in a moderate oven, split, butter and eat hot.

This other is from a famous cooking school. It makes the little pancake-like cakes that some people prefer.

POTATO CAKES II

6 oz. cold potato
3 oz. flour
2 1/2 oz. butter
1 1/2 teaspoon salt
1/2 teaspoon baking powder.

Put all the ingredients together in a mixing bowl and work with the hands. Roll them out very thin and cut in tiny rounds. Bake in a moderate oven on a greased cookie sheet. Load with butter and eat hot.

These take the place, of course, of those pretty drab little baking-powder biscuits, split and not buttered quite enough, that we all lean on for a preliminary centre when we can't think of anything else to begin tea with except hot toast which the cook just can't make. If it means anything to you, these are smarter, too, in spite of their sober derivation from the humble spud.

Now for some of the sweet little things that frequently indulged in are guaranteed to protect you from ever being called a sweet little thing, yourself. Surely an end in itself.

SHORTBREADS

1 cup butter
2 cups flour
1/2 cup icing sugar

Cream the butter well first with a spoon. Pack the icing sugar firmly to give a smooth 1/2 cup. Add it alternately to the flour, blending together with the hands, but being careful to keep it all cold enough to prevent the butter melting. (1 1/2 cups of ordinary flour with 1/2 cup of rice flour is an improvement.) Put out 1/2 inch thick, cut with small cookie cutter, prick pattern with a fork. Cook in a 350° oven till they just begin to color.

Little cakes in paper cups are attractive but expensive at the confectioner's. The little cups can be bought almost anywhere, including Woolworth's. Make the best yourself if you admire thrift.

Break one egg yolk into a bowl, beat well, add 3/4 cup fine granulated sugar, 2 tablespoonfuls melted butter and 1 1/2 squares melted chocolate. Stir 1 cup of pastry flour (if ordinary flour, a little less) with 1 teaspoon baking powder and 1/4 teaspoon salt and add alternately with 3/4 cup of milk. Last of all fold in the stiffly-beaten white of the egg.

Half fill the little paper cups with batter. Bake in a 360° oven for 15 to 20 minutes. When cool, cover the top with seven-minute frosting, or chocolate fudge frosting—sprinkle some with chopped nuts and put half a cherry seed centre on the rest.

The following is a recipe for one of those things that makes them wonder where you get such interesting food, and what's it made of? Remember the unimaginative family who sponsored "those Cheese things"? This is from the same house. Their name, not mine, is

TEA BALLS

1/2 cup cream, whipped stiff
12 or 14 marshmallows cut very fine with a scissors.

Mix these and let stand for an hour. Then add 1/2 cup of very finely chopped dates, or 1/2 cup of shredded and carefully drained pineapple. ("They" use pineapple,—don't like



THE BLACK COSTUME with dashes of color is very smart for fall. Fine mat finish silk dress, full in the front with raglan shoulders, is worn with the smart new eight button length black glacé kid gloves. The massive bracelet, matching the clip worn over the gloves, is deep turquoise set in silver. The stitched black velvet hat, just off the boat, is from Schiaparelli who peaked the crown and left it open at the top. The trim is a vizor in front and hugs the crown at sides and back. Deep turquoise grosgrain ribbon extends in a diagonal line three-quarters of the way around the crown ending in loops on the front porch of the brim.

dates), and 3 drops almond flavoring. Roll graham wafers into fine crumbs. Make the mixture into balls, roll in the crumbs and chill thoroughly before serving.

There's my duty done by your tea-table. I should think.

DRESSING TABLE

(Continued from page 12)

fashion. This year, however, they are very smart with every type of costume. They are even coupled with tweeds and sweaters as Mr. Hyde and appear in the ballroom as Mr. Jekyll.

Gold has come into its own. Heavy gold jewellery of modern or antique inspiration is a daytime type approved by fashionables here and abroad. It is often set with precious and semi-precious stones or worked in designs displaying various tones

of gold. More delicately wrought gold jewellery set with precious stones is eminently suitable for evening with period inspired costumes.

Since good jewellery leads a double life, the woman who can afford only a few jewels can get a great deal of wear out of a beautiful bracelet and clip-brooch. Designers have performed miracles of ingenuity in combining several pieces into a single piece that can be worn separately or together; flexible gold bracelets with jewelled clasps fashioned from two clips; brooches formed of one to two clips; necklaces which come apart to make shorter strands and bracelets.

As a new note, old-fashioned jet has come back with the revival of Edwardian and Victorian modes. Black with black has been much talked about, but jet may also be used as a contrasting note. Its quaintness adds a piquant touch to modern clothes.



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Bovril has been used by famous athletes, explorers, and travellers all over the world and thousands of hospitals use it regularly. Bovril is a wonderful pick-me-up and a delicious drink at any time. It is also a great help in good cooking.

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- 1—Open to Canada only. Any user of Bovril can enter, except employees of Bovril (Canada) Limited, their agents or families.
- 2—All letters must be mailed before November 28th, 1936. Winners will be notified at the earliest possible date.
- 3—Send as many letters as you like but each must be accompanied with a metal cap or label (or copy) from a bottle of Bovril, Bovril Cordial, or Johnston's Fluid Beef, (any size).
Wrap cap in paper and enclose with your letter.
- 4—Address your letters to Contest Dept., Bovril (Canada) Limited, 6201 Park Avenue, Montreal, Que., whose property they become and cannot be returned.
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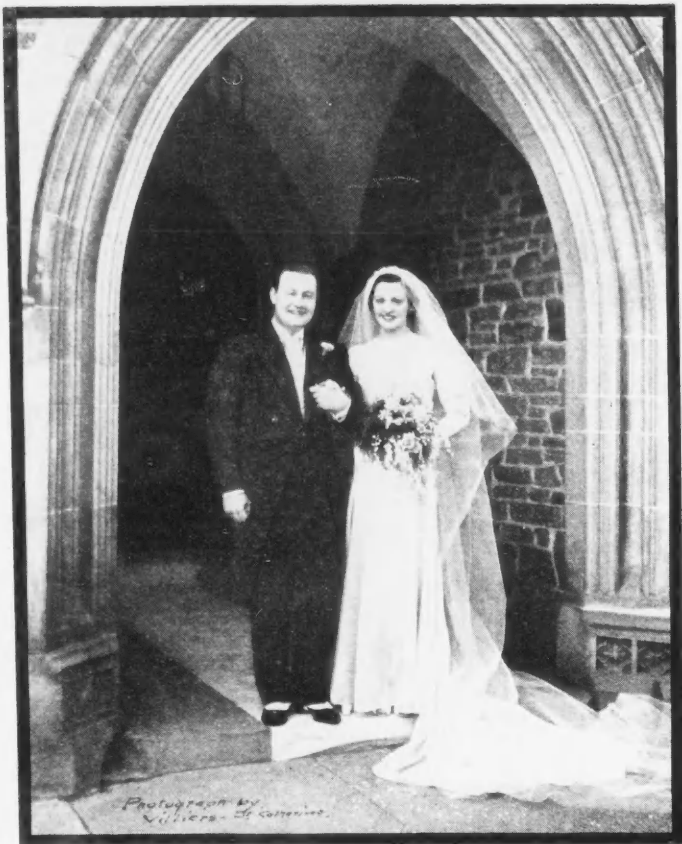
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MR. AND MRS. GEORGE COLVILLE PAULINE, whose recent wedding took place at Ridley College Memorial Chapel, St. Catharines, Ont. Mrs. Pauline is the former Miss Elizabeth Kelley, elder daughter of Mr. and Mrs. E. W. Kelley, of St. Catharines, and Mr. Pauline is the son of Mr. and Mrs. George W. Pauline, of Toronto.

—Photograph by Villiers.

SOCIAL WORLD

THE past week has been a most active and interesting one socially. Cold weather has brought back to many those who had followed in their summer places to enjoy the hot days of summer and the warm days of autumn. The week has been an auspicious start with such events as the gala opening of the Toronto Symphony Orchestra at the Royal Albert Hall, the annual dinner of the

Racquet Club to mark the fifteenth anniversary of their marriage. This very popular couple were the recipients of congratulations from a host of friends that thronged the flower-decked booth lounge of the club. Mrs. Blackstock was a graceful figure in a black gown trimmed with a yoke of huckleberries and a train, a hat to match, and a corsage of red roses.

Among those present at this happy event were Col. and Mrs. C. D. H. McAlpine, Mr. and Mrs. Norman McKay, Mr. and Mrs. William McLean, Col. and Mrs. Torrance Beardmore, Mr. James E. Bennett, Major and Mrs. C. A. Boone, Miss M. A. Cook, Mrs. George S. Cooke, Mr. and Mrs. W. L. Christie, Col. and Mrs. George A. Drew, Mr. and Mrs. J. A. Gardner, Mr. and Mrs. B. E. Gosage, Rev. B. W. Horan, Mr. and Mrs. J. B. Jarvis, Mr. and Mrs. J. A. Kingston, Mr. and Mrs. G. A. Kingston, Mr. and Mrs. Thomas O'Leary, Mr. and Mrs. A. G. Pope, Mr. and Mrs. A. H. C. Proctor, Mr. and Mrs. A. Gordon Ramsay, Dr. and Mrs. A. H. Rolph, Mr. and Mrs. J. W. Seagram, Mr. and Mrs. W. H. P. Elkins, Miss Constance Grant, Mr. Reginald Bedell, Mr. and Mrs. Falkland Robinson, Mr. and Mrs. D. W. Robinson, Mr. and Mrs. Eric Osborne, Mr. and Mrs. A. B. Mortimer, Col. and Mrs. W. P. Mulock, Major and Mrs. Jack Biscoe, Miss Charlotte Biscoe, N. Moleworth, Mr. and Mrs. M. Dudley Boyd, Mrs. Ralph Jarvis, Mr. and Mrs. Gerald Pearson, Mr. and Mrs. G. A. Jarvis, Miss Elizabeth Jarvis, Mr. and Mrs. Jack Galbraith, Mr. and Mrs. Boyd Caldwell, Mr. and Mrs. Paul Hahn, Mr. and Mrs. F. S. Jarvis, Mr. and Mrs. J. E. Errington, Mr. and Mrs. F. H. Baopie, Mr. and Mrs. C. T. Clark, Mr. and Mrs. R. C. Cowan, Mr. and Mrs. Paul Pennington, Mr. and Mrs. H. C. Leary, Mr. and Mrs. S. R. Macdonald, Miss Margaret Austin, Col. and Mrs. A. E. Dineen, Miss Marjorie Van Allen, Col. and Mrs. Eric Phillips of Ottawa, Mr. and Mrs. Gibbs Blackstock, Miss L. W. Wynne-Roberts, Mr. and Mrs. S. R. Craig, Misses Deborah and Barbara Craig, Col. and Mrs. R. S. McLaughlin, Mr. and Mrs. C. H. Monaghan, Col. and Mrs. Albert Goodwin, Miss Helen Watson, Mr. and Mrs. Henry Burden, Col. and Mrs. Ponsonby, Mr. and Mrs. Eric Osborn, Miss Hanna Fudge, and many others.

THE Annual Hunt Ball, which is held during Winter Show week, will be an interesting event of Friday, November 29, at the Toronto Hunt Club.

NEWS of two debutantes, Mr. and Mrs. H. L. Plummer, gave a dance Friday evening in honor of their daughter, Miss Jocelyn Plummer, which was a most enjoyable event, and Mrs. Donald Grant entertained at dinner at the Toronto Hunt Club, before the dance in honor of her sister, Miss Ruth Plummer, also a debutante of the season.

PRIDE in the impressive ceremonial of the presentation and presentation of orders to the Irish Regiment of Canada, held at Fort York Armoury on Sunday, Col. Harry McGee and Lieut. Col. Alan Cockram entertained in honor of Hon. Ian Mackenzie at luncheon in the officers' mess of the Irish Regiment. Those present were: Hon. Ian Mackenzie, Lieut. Col. and Mrs. W. P. Mulock, Col. J. E. L. Strachan, Brigadier and Mrs. W. H. P. Elkins, Col. W. W. Soden-Fraser, Lieut. Col. and Mrs. Leslie Armstrong, Lieut. Col. and Mrs. S. Pender, Major S. Wedd, Lieut. Col. and Mrs. Alan Cockram, Lieut. Col. C. Scott, Mr. and Mrs. S. Pender.

MAJOR A. L. CAMERON of the Royal Horse Artillery, Weedon, Northamptonshire, England, will "captain" the British army officers' team coming to the Royal Winter Fair Horse Show in November. With him will be Captain Sir P. Grant-Lawson, baronet, of the Royal Horse Guards, Captain R. G. Fanshawe, of the 16th 5th Lancers, and Lieutenant J. A. Talbot-Ponsonby, of the 7th Queen's Own Hussars. Mrs. Cameron, Mrs. Fanshawe and Mrs. Talbot-Ponsonby will



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ENGAGEMENTS

The engagement is announced of Mildred Staples, daughter of Mrs. Morse and the late Mr. L. Wilton Morse, to Mr. Frank O'Brien, son of Mrs. Tink and the late Mr. William Thomas Tink. The marriage to take place the latter part of November.

also be in Toronto. Major Cameron and Lieutenant Talbot-Ponsonby were members of the British army officers' team which competed at the Royal Horse Show in 1934.

A SUNNY day and autumn foliage in flaming tints of gold and scarlet were a perfect setting Tuesday afternoon for the joint hunt, when members of the Toronto and North York Hunt were guests of the Eglinton Hunt. Hounds met at the beginning of the afternoon at Lynngarth, the farm of Mr. and Mrs. O. D. Robinson, returning late in the afternoon to Maryvale, where the members were entertained at tea in the tackroom by Senator Frank P. O'Connor and Miss Mary O'Connor. Among those present were: Mr. H. B. Bain, M.P.H., and Mrs. Bain; Mr. Timothy Eaton, M.P.H., and Mrs. Eaton; Mr. Avonlin Jarvis, M.P.H., and Mrs. O. D. Robinson; Major Clifford Sifton, Mr. Edgar Burton, Mr. Clifford Sifton, Jr., Mr. G. Mayor, Mr. J. Rawlinson, Mr. George Lunan, Mr. and Mrs. G. T. Gayford, Miss Katherine Christie, Mr. E. J. Bennett, Miss Nancy Bennett and her guest, Miss J. Troughton of England, Mr. D. L. Gillespie, Mr. Cawthra Mulock, Mrs. John McCaul, Mrs. B. Tudball, Mr. Malcolm Richardson, Mr. Sammy Jarvis, Mrs. V. Mulock, Mr. E. S. O'Connell, Mr. Alan Eaton, Miss Margaret Eaton, Miss R. Howden, Mr. J. H. Thompson, Mr. George E. Watson, Miss Elizabeth Watson, Miss Nora Gordon, Mr. and Mrs. B. Leach, Miss Leach, Mr. and Mrs. J. T. McCable, Mr. L. R. W. F. James, Mr. Frank Proctor, Mr. R. R. Brown, Mr. Murray Fleming, Commander Prentice, Mr. Francis Farwell of Hamilton, Major C. McKee and Mrs. Main Johnson, Mr. Norman Perry, Dr. R. W. Jenkins, Dr. C. A. Temple, Mr. and Mrs. Stafford Higgins, Mr. L. M. McCarthy, and others.

THE Toronto Symphony Orchestra at its first concert presented a splendid program under the distinguished direction of Sir Ernest Macmillan, to a capacity audience brilliantly representative of the social

and artistic life of the city. An even larger number is expected for the next concert, Tuesday evening, November 3rd, when Sir Ernest will present a beautifully arranged program, commencing with the "Mozart Overture". After the concert, the "Ladies' Committee are planning a charming reception to be held at the "Art Gallery", which promises to be an important event of the social season in Toronto.

WINNIPEG

WITH several delightful visitors in town there have been many parties. Mrs. Herbert Hammond, of Victoria, and her daughter Diana, have been Mr. and Mrs. Hugh Osler's guests en route to Ottawa, where they will spend the winter. Col. and Mrs. Herbert Molson, of Montreal, are the guests of the latter's brother and sister-in-law, Mr. and Mrs. Charles F. Penland. Among entertainments in their honor was a large dinner given by Mr. and Mrs. Penland at Manitoba Club, a tea at which Mrs. Douglas McMuray entertained informally a dozen friends for Mrs. Molson, Mr. and Mrs. Hugh Phillips' dinner in their honor, and a luncheon at which Mrs. J. G. Glasco, who, with her daughter Joan had returned the day before, hosted.

Mr. and Mrs. Clive Betts of London, Ont., were the guests of Mrs. George W. Allan who had a group of eighteen to dinner, and later on in the week another group at the cocktail hour after the football match. The same evening Mrs. Alan Morrison entertained about forty at a buffet supper in honor of Mrs. Herbert Hammond. Mrs. J. Y. Reid entertained at a tea over the weekend when Mrs. C. W. Baker, of Victoria, and Mrs. Angus Macdonald, of Toronto, were the guests of honor. They have been visiting their sister and brother-in-law, Mr. and Mrs. R. Y. Kilvert, and have since returned to their respective homes. Mrs. Gordon Ritchie entertained at luncheon at Manitoba Club for them before they departed.

Mrs. Gaston de Jardin, who is living

in a new and most attractive duplex,

entertained at quite an extensive five o'clock party for her sister-in-law, Mrs. Arthur de Jardin, the former Jean Wallace, who, with her husband, has just returned from a trip to the Coast.

Miss Margaret Gordon, former Winnipegger, now living at Glendale, California, is visiting in town en route from visiting her brothers, Mr. Verner Gordon in Halifax, and Mrs. Gordon and Mr. and Mrs. Crawford Gordon in Toronto. Mrs. Sanford Evans was hostess at a dinner for Miss Gordon. Mrs. Hugh Moncrieff entertained at

lunch, and several other informal parties are being planned.

An engagement of much interest was announced this week. It is that of Miss Marjorie Waugh, daughter of Mrs. J. Calder Waugh of Victoria, and formerly of Winnipeg, to Lieut. Colonel R. E. C. G. Chambers, M.C., R.C.E., son of the late Major Edward Chambers of Weybridge, Surrey, England.

Mrs. W. G. Colquhoun has arrived from Victoria to join her husband Major Colquhoun, O.C., of the Princess Patricia's. They have taken Mrs. W. S. Arnold's suite for the winter months.

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HARVESTING NEAR QUEENSTOWN. A splendid example, not only of the beauty of the New Zealand countryside, but of the art of the photographer. The variety of landscape in New Zealand forms one of the chief attractions for visitors from other Dominions.

—Photograph courtesy Government of New Zealand.

—Ports of Call

BEAUTIFUL NEW ZEALAND

BY J. W. COLLINS

(The Commissioner for New Zealand in Canada and the U. S. A.)

TO those who desire to follow the sunshine and have consecutive summer seasons for health reasons, enjoyment and leisure there are many countries associated with our Empire which offer the advantages of seasons opposite to those of the Northern Hemisphere. As the Canadian autumn and winter seasons commence the spring and summer seasons open in New Zealand. October for instance in our sister Dominion marks the coming of the tulips, the daffodil, the primrose and the violet whilst at Christmas time the longest day in the year is registered, and marks the commencement of a long summer, usually giving days of brilliant sunshine and the opportunity to leisurely enjoy its unique and beautiful scenic charms. Many prominent Canadians now find it possible and expedient to visit New Zealand during the winter months and join travellers who are going in ever increasing numbers from the United Kingdom, the United States and Australia to share in the thrills of big game and trout fishing, in leisurely tours through both Islands, and Stewart Island in the far south.

An absence from Canada of a little more than three months is all that is necessary to make this trip and to see most of the famous beauty spots of the Dominion. The cost is relatively small compared with that of wintering in fashionable resorts in Florida and California; and other inducements lie in the excellence of the fast, up-to-date liners which ply direct to the Dominion, and the fact that the Canadian dollar is today worth nearly 5% in New Zealand.

In New Zealand itself, a land of sunshine, charm and friendship, besides the interest in making the acquaintance of one of the most progressive and typically British of our Dominions, there is to be found in its small compass some of the finest scenery in the world, and some of the best sport, especially in trout and salmon fishing and deer and antelope hunting for sport and for the table.

COMBINED WONDERS

THE traveller goes to Switzerland and Italy for lake and mountain scenery; to Norway for fjords; to Japan or the Yellowstone region of America for thermal wonders. In New Zealand can be found the equal of all these sights. They are there within the confines of a country very little larger than Great Britain; and as for trout fishing, very few of the rivers, streams and lakes of the Dominion fail to offer excellent sport, some more than others, the catches varying from two pounds to twelve pounds, and even ranging occasionally over twenty pounds. Practically all fishing waters are available to the angler provided a licence, the fee for which is four to five dollars—is held.

In the New Zealand Government Tourist Department the visitor will find an organization well equipped to

render assistance and advice in regard to all travel and sporting details. Indeed, before actually sailing, the voyager by applying at the Office of the New Zealand Trade Commissioner, 320 Bay Street, Toronto, can have itineraries and costs supplied, and can even secure advance hotel and other bookings. With customary enterprise New Zealand recognises the asset she possesses in her wonderful scenery and her other attractions, and has made due provision to ensure that those who go there from abroad to see the country are well looked after and given every inducement to return.

Let us look at some of the most famous beauty spots of New Zealand. In the south-west part of the Dominion are the Southern firds, the grandeur and beauty of which culminate in Milford Sound, a great deep arm of the sea winding for miles amid towering mountain peaks. It is the colossal scale of the landscape that astonishes. Precipitous towers straight up for thousands of feet and everywhere is a dense growth of forest. Great liners which visit Milford Sound are dwarfed to mere cockleshells under the shadows of the giant peaks. Milford Sound is one of the features of this Sound.

The famous Milford Track to the West Coast firds passes through a particularly dense belt of glorious New Zealand forest, rich in riotous undergrowth, with giant trees, centuries old, spreading a dense canopy of foliage overhead. Here also may be found many rare and beautiful species of native birds. The Track winds through stupendous rock gorges and beside rushing mountain torrents and placid lakes, hidden away in the dense tangle of primeval forest. Lake Ada is one of the best known of these sheets of water, across which tourists are conveyed by motor launch. Higher up on the slopes of the surrounding peaks the track wanders on through great fields of mountain flowers, and at certain seasons of the year the red mantle of the rata spreads its bloom over the forest.

One of the outstanding features of the trip to the firds is the Sutherland Falls, where a mountain torrent takes a dizzy plunge of 1,300 feet into a heavily forested gorge. The fird country is a region of torrents and waterfalls, and everywhere leading waters meet the eye.

LAKE COUNTY

NEW Zealand has many beautiful lakes and among them the magnificent waters formed by ancient glacial action in the region of the Southern Alps are perhaps the most striking. Lake Wakatipu is hemmed in by great snow-capped ranges which mirror themselves in her deep blue waters. At one end of the lake tower the saw-toothed ridges of the Remarkables, a gigantic rock barrier forming a perfect setting for the old-world peace and beauty of Queenstown, the

chief holiday centre for the district. Well-equipped steamers ply on the lake, every arm of which opens up new vistas of enchantment. No visit to New Zealand is complete without a trip to the wonderful Southern Lakes. In the North Island are other great bodies of water the most notable of which are Lake Taupo, the Rotorua Lakes, and Waikararua.

The Southern Alps in the South Island have sixteen peaks in the length of their long chain, rising over 10,000 feet. The peer of all is Mount Cook, lifting its crest 12,350 feet above sea level. Under the poetic name of "Aorangi" (Light of Heaven), bestowed by the Maoris of olden time, this beautiful mountain is now the chief attraction of a great alpine playground, the centre of which is the famous "Hermitage," a thoroughly up-to-date hotel where every comfort awaits the visitor. Good roads and an excellent motor service link the Hermitage with the railway, so that in a few hours the tourist is taken to the bracing atmosphere and glorious scenery of a district considered to be without rival in any other part of the world. There are great glaciers in this southern alpine region of which the best known are the Tasman, the Franz Josef and the Fox. They are of exceeding beauty.

NORTH ISLAND

IN the North Island there is Mount Etna, considered to be one of the world's most beautiful peaks. Rising from a level plain to a height of 8,260 feet above sea level, it forms from all points a magnificent sight. Guarded by the Maori as the guardian deity of the surrounding country, Mount Etna finds an affectionate place in the regard of all those who have the good fortune to dwell in the rich and prosperous district surrounding it. Of volcanic origin, Etna has two craters, one on its snow-capped summit, and the other, known as Fanning's Peak, as an outcrop on one side.

The active cone of Ngauruhoe (7,515 ft.), situated in the heart of the North Island, forms one of the great attractions of the famous Tongariro National Park. The Volcano is the central feature of a group of magnificent mountains, the largest of which, Ruapehu, 9,175 ft. high, has a steam lake in its ice-bound crater. Tongariro, the third member of the group, is an extinct cone with steam vents on its lower slopes. Ngauruhoe occasionally provides spectacular though harmless displays, when columns of dense gases and steam rise to a height of over 5,000 feet above the crater. The National Park is a great rendezvous for winter sports gatherings, which are held here annually. The Chateau, a modern tourist hotel, affords the best accommodation.

Famous the world over is the thermal, or volcanic region of New Zealand, in the heart of the North Island.

The town of Rotorua is its centre. The region embraces also the Taupo district. Here is every imaginable variety of thermal action. Great geysers leap and play continuously, boiling pools and springs send clouds of steam skywards, while boiling mud-pools and craters add to the weirdness of the scene. Excellent accommodation is available at the town of Rotorua, which caters for all tastes in the matter of sport and pleasure. Here also are modern spas to which patients go from all parts of the world to undergo treatment and benefit from the curative properties of the thermal waters.

These are only the most notable of New Zealand's beauties. Her great expanses of plains and downs recall familiar scenes in Canada, and everywhere is evergreen forest.

Transport throughout the Dominion is up-to-date in every respect—whether by rail or motor. The hotels are modern, comfortable and reasonable in their charges. In all respects New Zealand is abreast of any country in her standard of civilization. She also has a population 99 per cent British and has the enviable record of having the lowest death rate in the world.



MILES OF SILVERY SAND. On the East Coast Road, near Gisborne, New Zealand. —Photograph courtesy Government of New Zealand.

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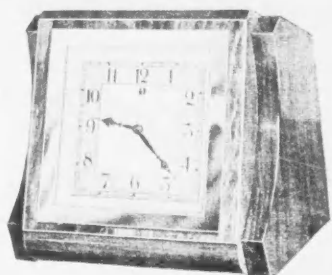
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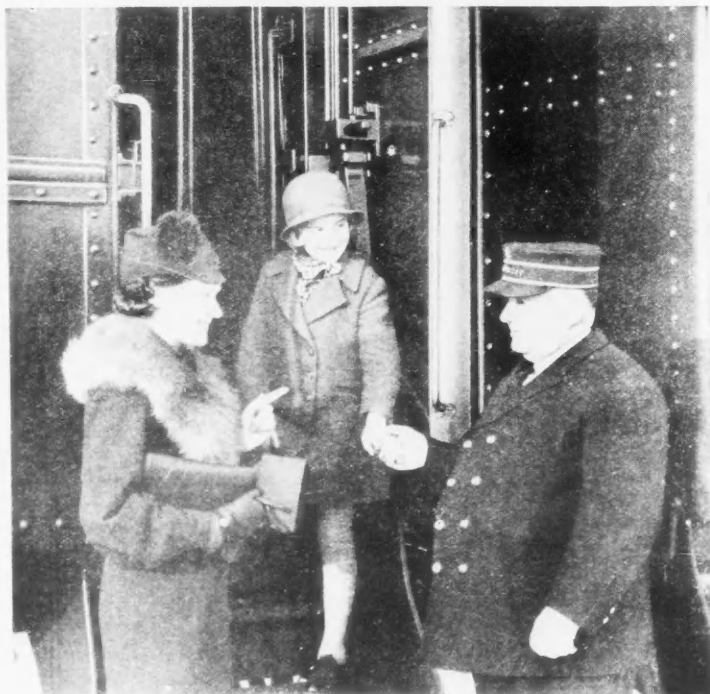
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MEMORIAL TO DOCTOR BARNARDO. Councillor Mrs. Helena Roberts, J.P., Mayor of Stepney, looking at the plaque which has been erected to Dr. Barnardo, the founder of the Barnardo's Homes, and which she had just unveiled. It is placed on the Stepney Homes in Stepney Causeway. Dr. Barnardo took in all waifs and strays, mostly from the East End of London.

—London Letter

"THE COUNTRY WIFE"

BY P. O'D.

October 12.

SIR OSWALD MOSLEY would be a tiresome person, if he were not so funny. Conversely, he would be a funny person, if he were not so tiresome. What I mean is, that his parades and black shirts and stiff-arm salutes would raise many a hearty laugh, in a world which, at present, is certainly not over-rich in subjects for laughter. Unfortunately a lot of people insist on taking him and his antics seriously, and that spoils all the fun.

The other day he decided to hold a Fascist parade in the East End. That was an excellent idea—something like deciding to hold an Abyssinian rally in Rome, or an orange procession in Dublin. The exhilarating possibilities of the notion were enormous. How many heads would have been broken, how many martial features hastily altered, no man can say. All we know is that barricades were being erected in certain streets along the route, and that the Flory Cross—or whatever may be the Communist substitute for it—was being sent around the back-alleys of Whitechapel.

There was every indication that a lively time was going to be had by all. Then the police stepped in. It seems too bad. They spoiled a lot of sport, killed a lot of exciting news, and prevented a very comprehensive good-riddance. With Black Shirts cancelling out Red, and Red Shirts cancelling out Black, the air of London would have been all the quieter and sweeter. A plague of both their blouses, as some modern Mercutio has remarked.

Now Sir Oswald is declining in the Press that the interference was a horrible exhibition of official stupidity and tyranny. Gentlemen of the Left are declining against the Home Secretary because he didn't ban the parade in the very beginning. And the Home Secretary is busy explaining to the world with all Sir John Simon's characteristic calm and lucidity, that he had no such power. And the police, for the police don't say nothing. They just move 'em along.

Thus have we got an arduous controversy, instead of a really glorious slindy. As I remarked before, it seems too bad. A little thumping of heads instead of this might have done a lot of good.

ABOUT a year ago, or it may be a year longer, I had occasion to say something about a revival of Wyndham's "Country Wife" in the West End. The revival, though interesting, did not last very long, and was not particularly successful. The critics were rather half-hearted about it, probably wondering how the public would take the indecencies of that extremely brazen Restoration comedy. Or it may be they feared that the indecencies of the modern stage would have made Wyndham's seem very old stuff. Anyhow, the public was distinctly cold.

None the less, the play ran long enough to show that it is a highly effective and highly amusing piece of theatrical craftsmanship. And when I say "highly," I mean "highly," very high. The hero is a dissolute young gentleman, who lives out that he has had himself made fit to be the inmate of a Sultan's harem, and that jealous husbands have no longer anything to fear from his wicked designs. And the heroine is an unsophisticated comic bride from the country, somebody else's bride, of course, who discovers the best of reasons for doubting the entire truth of the report "Nice, neat little idea!"

If Noel Coward had written this play, he and everybody connected with it would probably have gone to jail. But, as it was written back in the merry days of Charles the Second, of immortal memory, no one raised a howl of indignant remonstrance. No one seems even to have raised a shocked eyebrow. Wyndham had got by!

NOW that amazing institution, the Old Vic, has put the play on again in an entirely new production, and it is a roaring success. Really, really! The house rocks, that sort of thing! The theatre is packed for performance after performance, and all sorts of notables and fashionable make the somewhat dismal journey across Waterloo Bridge to see it. "The Country Wife" has become one of the big hits of the day.

One of the explanations, perhaps I should say, "the" explanation, of its astonishing success is that this new revival is an absolutely first-

class production. The cast includes such players as Edith Evans, Ursula Jeans, Iris Hoey, and Ernest Thesiger. The costumes are by Oliver Messel, and they are quite delightful. So are the settings. And the whole performance goes smoothly and swiftly, with an ironic gaiety and charm of which the secret seems almost to be lost on the modern stage. It is immoral, it is coarse, it is anything you like, and it is a delight from beginning to end. Sad that this should be so! I blush as I write. But what would you, my masters? Truth will out, I loved it.

Incidentally, the part of the not excessively innocent young wife from the country is taken by that eminent and very attractive American actress, Miss Ruth Gordon. For the first few moments her American accent, in that entirely English setting and among those very English voices, came as a bit of a shock. But her vitality and charm carried her through to a complete triumph. And yet—well, one cannot help wondering why they did not make it an all-British show, while they were at it. Miss Gordon's success is, of course, the best answer. But a Restoration heroine with an American accent! It is really a bit odd.

TALKING of theatres, another famous London music-hall has finally closed its doors. The Alhambra is no more—as a theatre. Large, red-faced men, with their trousers strapped beneath their knees, are busy pulling it down to make way for one more cinema. Films will be served! One might have thought that there were already enough cinemas grouped around Leicester Square, but it seems not.

The final performance in the Alhambra was given last week. They did some scenes from "Othello" before one of the best-dressed audiences that ever occupied the familiar red-plush seats. Practically everybody in the house was in full evening-dress—none of your saved-off jackets and black ties, but the real thing, tails and all! Except the ladies, of course, most of whom had nothing whatever on between the small of their backs and the clasp of their pearl, or nearly pearl, necklaces. It was a most impressive audience. Not Covent Garden itself could show anything better.

I would like to be able to say that this superb gathering was drawn to the Alhambra by the sentimental desire to bid a proud and splendid farewell to that famous home of so many merry memories. They were not. They were drawn by the far more compelling desire to earn Two Guineas. They were all, or nearly all, "extras" in a "shot," or whatever they call it, for a film being made by London Film Productions. Cameras clicked, the stage was strewn with miles of wire, men yelled at the audience through megaphones, lights flared, the usual sort of bedlam out of which films finally emerge.

Sad, isn't it? They couldn't even let the poor old house die peacefully. But perhaps the Alhambra really deserved its dusty fate. It was the first London theatre to show films, and now the long coils of celluloid have choked it to death. It ought to be a warning, but it won't.

PIPES are in the news again—not Mr. Baldwin's this time, Ronald Square, the actor, has written to *The Times* to protest against the growing habit of smoking pipes in London restaurants. He says that his dinner was ruined the other night by a dense smokescreen from around huge briars. A "wiener schnitzel," too, which might have been expected to hold its own against almost anything short of actual bombing!

Naturally this protest, coming from so eminent a protester, has caused a good deal of excitement among the more fashionable food-purveyors of London. Most of them are hastening into print to say that only over their dead bodies would such an outrage be permitted within their decorous portals.

At Grosvenor House they could only remember once when such a crime was committed, and that was merely in the foyer. The offender got no farther, unless, in the best Russian fashion, he was taken down into the scullery and shot in the back of the neck.

At the Dorchester pipes are absolutely taboo. If you want to smoke a pipe there, you presumably have to lock yourself in your bedroom and blow the noxious vapors out through the ventilator.

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restaurant—or possibly restaurant—who has a branch in St. James' Street, was horrified. Anyone who tried that sort of thing in her place would be turned out at once—without giving him time to pay his bill, one gathers. Almost, but not quite.

The Ritz was identified but stern. "English gentlemen do not offend in that way," said the head-waiter. And if you are not an English gentleman—well, you just don't eat at the Ritz, that's all! The thing is obvious.

Not being an English gentleman or any other kind, perhaps, I cannot help asking what is so hideously wrong about a pipe that all this fuss should be made. You can smoke the sort of cigarettes they sell at twenty for sixpence, and nobody even sniffs

an objection. You can smoke British cigars—they have to be smoked to be believed—and people are rather impressed. But light up a guinea pipe filled with the choicest product of Virginia and Turkey artfully blended by masters of the craft, and the head-waiter taps you on the shoulder, or has you led out by the commissionaire. It doesn't seem reasonable.

The King smokes a pipe. He did at a public dinner a year or so ago—while still Prince of Wales, it must be admitted. The Duke of York smokes a pipe. Mr. Baldwin smokes a pipe. That's how he got to be Prime Minister—one of the reasons, anyway. So why shouldn't people like me . . . ?

But it's no good arguing with a head-waiter. Those boys always win.

SATURDAY NIGHT

SECTION III

BUSINESS

FINANCE

GOLD & DROSS

INSURANCE

THE MARKET

Safety for
the Investor

TORONTO, CANADA, OCTOBER 31, 1936

P. M. Richards,
Financial Editor

CANADA MUST GUARD HER CREDIT STANDING

Much Harm Done by Recent Defaults and Repudiations—Why Canada Cannot Afford to Permit Recurrences, if She Wants to Share in Coming World Trade Expansion

BY WILLIAM WESTON

FOR generations Canada was most widely advertised as a great field for investment. Even before the building of the Canadian Pacific Railway, money flowed here for investment in mortgages and other channels. With the ebb-tide of British capital, came a flow from the United States. Altogether about seven billion dollars of outside capital is now invested here. Even if we deduct the estimated two billion dollars of Canadian capital which has been exported, for purchase of New York stocks, etc., there is still a net debit of five billions in our capital account. That is a very substantial proportion, in fact about one-fifth, of the total wealth of Canada.

But we said that Canada "was" boosted in this way, advisedly. The favorable publicity never quite equalled the adverse reports which have been broadcast during the past two or three years. We are like an old-established concern which, having been for a long time rated as A-1, suddenly comes under the critical scrutiny of the credit man. For the unfavorable reports are all too well founded in fact.

The trouble started with the defaults of some prominent municipalities about three years ago. The chain of municipal credit had been broken before that, but in more isolated cases. Then came Ontario's power contract cancellation which, while affecting only corporation securities, came very near to governmental credit, because it showed that a government contract was not a dependable basis for a security, and that governments, when pinched financially, would sacrifice their security holders. The third big break was by Alberta—a direct repudiation of part of its contracts with creditors.

These recent events have received more attention in the press of Britain and the United States than was ever given, over a similar period, to the merits of Canada as a field for investment. To quote the news man's common saying, there is no news in a dog's biting a man, so there is no news in a borrower paying his interest; nor are isolated, small-scale bankruptcies of any significance. But when governments go into default, that is news.

WITHOUT denying the importance of this change, or what it means in the long run, we can at least admit that Canada is merely following the path of least resistance, which has been well beaten by other large-scale borrowers. Looking backward, it seems to have been almost inevitable. There has never been a country in which outside capital was so well featured. The United States, at one stage, probably had more in absolute amount, but it certainly did not figure so large in proportion to the total wealth of the nation. And quite small colonies, such as Newfoundland, islands of the West Indies, and colonies in the far east, may also be relatively heavy borrowers, because they have not had much domestic accumulation of capital, but their amounts are not nearly so large. Canada has been the borrower "par excellence". We paid and repaid long and nobly. But finally our debtor morale has broken down. We are copying after Chile, Brazil and some of the other South American nations which, by one grand stroke of the pen, cut off the claim of the foreign creditor. Though our actions have been by easier stages, they have hurt none the less, and have been similarly effective in warning the outside as well as the domestic investor that we are no longer prepared to hold to our obligations.

This result has been more or less inevitable through the unbalanced condition that arises from too heavy investments of outside capital. Such investments are fine so long as the flow continues. They meant that we secured British and United States goods without having to pay for them on the dot. Even after our debt had run into the billions, we still enjoyed artificial prosperity so long as the further inflow exceeded or at least equalled the interest on what was already here. But let that source dry up, and we were faced with the necessity of putting up the entire annual charge in cash, or in goods. That is what happened in recent years. It was inevitable that such a crisis would arrive sooner or later. It was not certain that we would fall down on the job. But a net annual charge of, say, \$250 millions, being an average of five per cent. on \$5,000 millions, is simply a staggering amount for any country to meet in the form of excess exports over imports, especially when commodities are low in price. It is just about our entire wheat crop, at, say, 80 cents per bushel, with some lumber and minerals thrown in.

WE MIGHT argue until doomsday about the need for maintaining our credit at home and abroad. It can be shown, without doubt, that we are capable of meeting the situation, and paying in full. But what was overlooked, is that some things are physically and economically possible, while at the same time they are politically impracticable. We are a self-governing nation—a people with full power to pay or to repudiate. More than that, we are made up of nine provinces, each of which has full power to pay or not to pay. We may point further to the difficulty in making a large municipality, such as Windsor, pay, if it once makes up its mind that it does not want to pay. So that the comments already made apply with double force to Alberta or to any of our other western provinces, which, being borrowers from the east as well as borrowers from abroad, feel that they have a bone to pick with everyone outside their boundaries, and an advantage to be gained in forcibly cutting down on their remittances.

The city of Barcelona, in Spain, secured its big

utility through the aid of Canadian and other outside capital; now that property has been taken over by the revolutionaries, and no one knows whether the investors will ever get a nickel back. Mexico extended the hand of welcome as long as capital (partly Canadian) poured in to give it a street railway and a power system; but having once got it to a fair stage of development, the government found ways and means of cutting down the corporation's earnings. The big cities of Brazil have been similarly equipped,

and now the flow of earnings to the foreign investor is beset with difficulties; speculators see hopes for Brazilian Traction stock, but no one knows what it will really be able to pay in dollar dividends, in New York, in Montreal, or in Toronto.

So also the debtor municipalities and governments of Canada have obtained their roads, their schools and their public utilities. At a recent inquiry into the position of Windsor, it was estimated that some

(Continued on page 21)



H'E'D BETTER GET BACK ON THE ROAD

A VERY LEFT-WING WEEK-END

BY J. H. SIMPSON

IT was a football Saturday in the city of Seattle, Washington. The University of Washington had defeated the University of Idaho and in the banquet room of the downtown hotel where I was having dinner with two ladies a great racket was going on. But in the main dining room all was peace. (The general public prefers the less expensive coffee shop.)

Close by our small table was a large one, seating eight—occupied. The rest of the room was a desert save for one or two of those strangely solitary stoutish men who are always to be found in such places, surrounded by filets mignon.

We were arguing about what to do after dinner. Norman Thomas, the Socialist, was speaking in a near-by theatre and I wanted to hear him, never having heard a real Socialist before. But the ladies were against it. One of them wanted to see a Swedish motion picture and the other loudly declared that she thought Norman Thomas would be dull.

I think the wrangle was overheard at the next table for I caught an amused glance from one of its occupants, a rather interesting looking middle-aged man. Finally we compromised; I went to hear Thomas and the ladies went to the movie.

The lecture was given in a theatre once gay with Orpheum vaudeville but now habitually dark. It was one fourth full at 8 p.m., the announced starting time. The audience interested me. Averagely well-dressed, about half women and half men, they seemed very matter-of-fact and unenthusiastic. On the stage were six bleak chairs in front of an ancient drop, a plain oak table and the inevitable pitcher of water. At a quarter past eight two men and two women only came out from the wings. One was a short youngish man, very ordinary but normal looking, attired in a business suit. The other, also in street clothes, was a striking-looking man, tall over six

feet—with the forehead of a thinker, thinning grey hair and a rather pleasant expression. I took another look at him and realized why the man at the adjoining hotel table had been amused at my companion's remark about Norman Thomas being dull. For he was Norman Thomas, Socialist candidate for the Presidency of the United States!

THE nature of the audience was disclosed by the applause; save for a small minority, which showed some signs of fanaticism, it was generous but by no means uproarious. Thomas, who had been very briefly introduced by his sole platform mate, wasted no time on local pleasantries or "that reminds me of a story", etc. In five minutes he was well under way.

He speaks well, this former minister of the Presbyterian Church, and entirely without notes—which is a rare thing in American electioneering. Of course there is a sound reason for the carefully-prepared written addresses of Roosevelt and Landon. The effect and reactions of every word they say have to be carefully weighed. Thomas labors under no such disability; he can say just what he thinks. He has not the slightest chance of being elected (he himself predicts Roosevelt's re-election) so what does it matter what he says? This makes him very interesting to listen to, as he wanders about the bleak platform in front of his single supporter and launches scholarly abuse at the Capitalist system, Roosevelt and Landon and the Supreme Court.

Thomas is an academic Socialist. He is no believer in disorder—he divorced himself from the Communists in 1919, when the latter affiliated themselves with the Third International. He does not make wild statements—for instance he does not predict an immediate collapse of the present business

(Continued on page 24)

BUSINESS AND MARKET FORECAST

BY HARUSPEX

THE PRIMARY OR LONG TERM TREND OF STOCK PRICES AND OF BUSINESS HAS BEEN UPWARD SINCE JULY, 1932.

The market since making a high on October 17 of Industrials 177.63; Rails 59.85, has eased up in volume in the rather minor decline to Industrials 174.90; Rails 58.51. Nothing, therefore, has yet occurred to alter its upward trend. If it can and does resume its upward course, as I expect it will, and clears its highs of October 17 we may look for still higher prices.

Here is something worth thinking about which may have a powerful effect on market prices. The Presidential election campaign in the U.S.A. is drawing to a close. On November 3 the American people will decide who will be the next occupant of the White House. Because of its effect on business, I have suggested from time to time in this column that this election contained potential market dynamite. Information from reliable sources indicated that President Roosevelt would be re-elected. As up to date he has given no evidence of reversing his New Deal tendencies, this looked bad for business and ultimately would adversely but temporarily, I believed, send stock market prices down.

(Continued on Page 22)

DOW JONES AVERAGES—NEW YORK STOCK MARKET

	Industrials	Rails
A—Bull Market started	July 8 '32 41.22	July 3 '32 13.23
B—Closing Prices	Oct. 24 '36 175.91	Oct. 24 '36 58.61



IN SPITE of the very encouraging degree of improvement in Canadian business in the last two years or so, one vital Canadian industry—building construction—has been showing disappointingly slow recovery. We referred here last week to a recovery-progress chart issued by J. J. Gibbons Limited. This shows, amongst other things, that whereas Canada's industrial production has traveled 95.2 per cent. and the physical volume of business 93.2 per cent. of the distance from the low of depression towards a point of average prosperity, construction has moved only 24.9 per cent. of the way. In other words, the construction industry has lagged far behind other divisions of Canadian business in recovery. When we consider the number and variety of trades and commodities thus adversely affected, it is obvious that not only are general recovery and public purchasing power below what they would otherwise be but that here we have a major reason for our large continuing unemployment and relief costs.

WITH the intention of stimulating house building, in August 1935 the Parliament of Canada passed the Dominion Housing Act, making government funds available to prospective home-builders on favorable terms. But to date the Act has been a notable failure. Less than 4% of the funds appropriated for the purpose have been utilized. Renewing its effort, the Government has latterly announced a scheme designed to stimulate home modernization and repairs, by which it will partially guarantee lending institutions against losses on loans for these purposes. The terms have been made particularly attractive, and no doubt some stimulus to business and employment will result from operation of the plan.

BUT this column believes that this measure, like the previous ones, will fail to realize all the hopes held of it, for the reason that it is not really lack of the wherewithal to build or modernize that is holding back these operations; there is plenty of money available at reasonable interest. Undoubtedly the legislation establishing minimum wage scales and conditions of labor in the building trades has raised building costs and thus operated as a deterrent to building, but even this does not, by any means, account for the relative lack of activity in the industry. The real explanation, we believe, is the lack of incentive to become a home-owner under present conditions. As things are, home ownership is unprofitable. Taxation on real estate is so heavy that it is better to be a renter than an owner, and this fact is today widely appreciated. Until something is done to remove the tax discrimination against the home-owner that exists now, the volume of home building, we believe, is bound to be low. Certainly it is more difficult to solve the taxation problem than to make building loans, but we believe it is the only way to bring the building industry back to a state of normal activity.

ON PAGE 28 of last week's SATURDAY NIGHT we printed a letter from the secretary of the Builders Exchange and Construction Association that got right to the core of this matter. It was so pertinent that we would recommend any readers who missed it to go back and turn it up. The letter pointed out



that by reason of its nature, real estate must always be the target for taxes, but that there is a limit beyond which taxation becomes confiscation in whole or in part; that once a tax becomes confiscatory in its nature or quantity, then the very value on which the tax is based dissolves in exact ratio to the whole or partial confiscation. Real estate has reached this stage. If by reason of a combination of economic influences, of which taxation is by far the most important, said the letter, a building can be purchased at half its replacement value, why should new construction be undertaken?

REAL estate is subjected to an annual capital levy, which it must pay whether earned or not, while bonds, mortgages, stocks and other personal property, producing or capable of producing income, pay only a tax on the income received. Real estate assessed at \$100,000 pays in taxes about \$3,500, while \$100,000 in 4½% bonds pays a combined Provincial and Dominion tax of about \$100. The principal tax on real estate is by the municipalities, pointed out the letter, and while municipal taxes are collected almost entirely from real estate, they are spent almost entirely on people, not on the real estate the people occupy, and the letter quoted from the report of the British Columbia Tax Commission: "There is indeed something radically wrong when real property is loaded down with heavy tax levies to provide social services, which in equity and justice call for being placed on the broader back of the whole community." In view of the extent to which the condition of the building trades influences the level of prosperity of the whole national community, surely it is time to come to grips with this matter.

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GOLD & DROSS

It is recommended that answers to inquiries in this department be read in conjunction with the Business and Market Forecast appearing on the first page of this section.

HUMBERSTONE SHOE

Editor, Gold & Dross:

A friend of mine who is pretty familiar with my whole investment program and who knows something about financial matters, has recommended that I buy at the present time some of the common stock of the Humberstone Shoe company. He says that this company is a good one with a good record and that it pays a good return. While I have every faith in his judgment I have made a practice of consulting Gold & Dross before I made any move and I can tell you that over a period of years it has paid me well to do so. I would appreciate it very much if you could supply me with some earnings figures on Humberstone Shoe and let me have your opinion. Do you think it would be all right for me to buy some?

W. T. W., Prescott, Ont.

I think that it would. I regard the common stock of Humberstone Shoe as definitely attractive and well worth including in any investment portfolio. There is not a great deal of trading in the stock as the majority of it is very closely held, but at current levels of 31 the yield of 6.4 per cent. is most attractive and the \$2 dividend is well secured. I hardly anticipate much in the way of either appreciation or increased distribution but no doubt extras will be disbursed (this policy has been followed in the past) when earnings warrant.

In its last fiscal year ended July 31, Humberstone Shoe achieved the largest sales volume in its history but rising production costs are well exemplified by the fact that per share on the common amounted to only \$2.88 as against \$2.80 in the previous year. Profits were well maintained throughout the depression, the record being 1934, \$2.88; 1933, \$2.78; 1932, \$2.87; 1931, \$3.17; 1930, \$3.51 and 1929, \$3.65. Dividends have been maintained at the regular \$2 rate since 1927 and extras of 50 cents were paid in 1928 and 1929 and extras of 10 cents in 1930 and 1931. The balance sheet position is strong, the last report showing net working capital at \$424,127 against \$402,506 a year earlier. As to future earnings I would imagine that these should show moderate increases but the higher production costs and inability to adjust retail prices and maintain competitive position will militate against any large gain in net income.

Humberstone Shoe is conservatively and capably managed, and I do not think it will be tempted into over-expansion by its mounting sales in recent years. It specialized in children's shoes and sandals and has naturally benefited, as has the entire Canadian boot industry, from the expansion in consumer purchasing power in recent years. Sales, so far in the current year, have continued to show improvement over the corresponding period of a year ago, and should earnings reach the \$3 mark, an extra dividend would be indicated, in view of the satisfactory working position. The company's sole capitalization consists of 20,000 shares of no par value common stock.

AMERICAN CONSOLIDATED TIN

Editor, Gold & Dross:

I am enclosing some literature I have received regarding a company called American Consolidated Tin, and would like to have your opinion of the shares as a buy.

K. G., Toronto, Ont.

American Consolidated Tin, on the strength of the literature submitted by the New York firm of specialists in mining securities, might be a good thing to keep away from. There is no information in the literature pertaining to any report by capable engineers with regard to tin ore in payable quantities on the property in North Carolina. There are no profitable tin mining operations in North America, and it should be kept in mind that funds should not be risked in any tin venture on this continent without first securing a detailed report by highly experienced engineers in the tin mining business.

The literature appears to put on pretty strong pressure and is of a type which is sometimes frowned upon by authorities who prefer to see the facts presented, and the decision to participate left to the judgment of the individual speculator.

I believe it would be a good idea to await some detailed estimate of ore, the percentage of metal, and an outline of plans by which it might be placed under economic operation, before considering whether or not you wish to become interested in American Consolidated Tin.

ROGERS-MAJESTIC

Editor, Gold & Dross:

I wonder if you would be good enough to give me some advice about Rogers-Majestic Corporation, as I don't remember seeing anything in Gold & Dross about it for quite a few months. This stock has me worried, and I am getting a little bit stubborn about it. I have been in and out twice before, always on the strength of stories that the company was doing better and then when the report came out I have been disappointed (and so has everyone else). But somehow I still have faith in it. I don't know any reason why this company should not make money, and I note that at the present time there is more interest in the stock. It is around its high for this year and I was thinking it might be good for some further appreciation. Do you think it will ever pay a dividend? And in the meantime would it be good for a buy?

R. T. Y., Montreal, Que.

As you say, currently more interest is developing in Rogers-Majestic. Personally, I think that this is largely due to the seasonal influence of the radio business; we are now approaching the heavy season of radio buying and the company is engaged in a large-scale and effective campaign of advertising its new models. Designed directly to secure sales, such publicity would not go unnoticed by holders or prospective purchasers of the stock. Then, too, financial publications have carried stories to the effect that the first six-months of the current fiscal year have seen an earnings improvement over a year ago. It must be remembered, however, that there has been nothing official from the company itself, and that the dissatisfaction of purchasers in past years (like yourself) has come from following such unofficial information and reaping disappointment when the actual results were published.

However, like you, I can see no reason why the company should not make money. Its products are

apparently efficient and popular, and aggressively merchandized. The disappointing results of past years led to certain management changes and it may well be that the current year, ending March 31 next, will see the establishment of real profits for the company. Discussion of dividend payments would, however, be entirely premature. In the year ended March 31 last Rogers-Majestic, despite a highly encouraging growth in gross income, reported net equivalent to only 2 cents per share on the total common stock as against 1 cent in 1935. In the three previous years there were large per share deficits, as follows: 1934, \$0.91; 1933, \$3.78, and 1932, \$2.20. The last balance sheet of the company shows considerable improvement, particularly in the elimination of bank loans, which had amounted to \$106,000, a year earlier, and in reduction of inventory, although the latter figure was still high. Total current assets of \$1,082,795 were made up principally of cash, \$43,360, inventory, \$695,880, and accounts receivable, \$334,266, against total current liabilities of \$90,827. Presumably directors would wish to apply any substantial earnings achieved to a strengthening of liquid position, before considering any distribution to shareholders.

In 1934 Rogers-Majestic took over the business of Consolidated Industries and while it added a number of important household appliances to its output, nevertheless incurred fairly heavy expenses in connection with the amalgamation. At the present time it should be benefiting to a very considerable degree from generally increased consumer purchasing power, not only in the radio, but in its appliances field. As a matter of fact the current year should be a very fair yardstick to determine the company's potential earning ability. Confirmation officially of important earnings increases would undoubtedly lead to further appreciation for the common, but in the absence of such information, it can still only be regarded as a fairly radical speculation.

2 2 2

HUDSON BAY MINING & SMELTING

Editor, Gold & Dross:

As an old and appreciative subscriber, I would appreciate your telling me how many dividend payments, and the amount of each, have been made by Hudson Bay Mining & Smelting in 1936? Also what is the trend of profits and what about ore resources? Thank you.

W. K. B., Calgary, Alta.

Hudson Bay Mining and Smelting Company is not paying regular dividends. All disbursements so far have been interim. The company has paid one interim dividend so far during 1936, amounting to 50 cents per share, paid June 29. The previous disbursement was 50 cents per share paid Dec. 16, 1935.

The quotations for the shares on the open market are comparatively high as measured by the current rate of net profit. However, the profits are increasing at a very substantial rate, and this accounts for the tendency of stockholders to hold.

During 1935 the company realized a net profit amounting to \$1.16 per share. So far this year the trend of earnings has continued to climb. The data available at this time would suggest net profits for the whole of 1936 may rise to between \$1.30 and \$1.35 per share.

Ore resources are vast, being estimated at close to 30,000,000 tons. A very long life appears to lie ahead of such an enterprise, and for this reason the stockholders may be content with a moderate immediate return on the investment. In view of the increasing demand for copper and zinc, there is a tendency to believe the net profits of Hudson Bay Mining and Smelting may rise to \$1.50 or more per share during the coming year, amounting to a rate of 5 per cent. annually on shares selling at the high level of \$30.

2 2 2

MONETA AND SHERRITT GORDON

Editor, Gold & Dross:

Please advise if Moneta Potepine and Sherritt Gordon are reasonable speculations, in your valued opinion. I would appreciate having some information as to ore values at Moneta, also has the company enough cash to go ahead and develop the property? Are the Moneta veins a continuation of the Hollinger veins, in your opinion? As regards Sherritt Gordon, what is its record and what are the chances for resuming production. Your information and opinions have proved consistently valuable to me in the past, and I shall greatly appreciate your help now.

E. C. R., Three Rivers, Que.

Moneta and Sherritt Gordon are both attractive speculations, I think. The rise of Moneta to a place of prominence has been spectacular, due to several rich diamond drill cores having been pulled in quick succession. The Moneta property lies adjacent to Hollinger Consolidated Gold Mines on the west. The tendency for gold deposition on Hollinger to rake toward the east was considered for many years detrimental to the prospects for Moneta. However the present group now in control of Moneta mustered up sufficient courage and capital to undertake exploration by diamond drilling. Core assays have generally been over \$20 to the ton and with widths up to 36 feet. Some of the latest holes have yielded the better results, with hole 10 assaying \$90.97 across over six feet, hole 11 assaying \$27.05 across 36 feet, and hole 12 assaying \$25.25 across 26 feet in width.

Officials have eliminated some of the higher assays and have arrived at an indication of average values of over \$20 per ton in gold across an average

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Each inquiry must positively be accompanied by the address label attached to the front page of each copy of Saturday Night sent to a regular subscriber, and by a stamped, self-addressed envelope.

Each letter of inquiry should refer to one company or security only. If information on more than one company or security is desired, the sum of fifty cents must be sent with the letter for each additional inquiry or security required about. If such additional inquiries relate to mining or insurance matter, they should be written on separate sheets of paper.

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ASSAYS

Surface and drill core assays must be regarded from the standpoint of values over widths and to depth.

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The Annual General Meeting of the Shareholders will be held at the Banking House of the Institution on MONDAY, the SEVENTH day of DECEMBER next. The Chair to be taken at noon.

By Order of the Board

W. A. BOG JACKSON DODDS
General Manager General Manager
Montreal, 20th October, 1936.

Loblaws Groceries Co. Limited

NOTICE is hereby given that quarterly dividends of 25 cents per share on the Class "A" shares and 25 cents per share on the Class "B" shares of the Company have been declared for the quarter ending November 30, 1936, payable on the 1st day of DECEMBER, 1936, to shareholders of record at the close of business on the 31st day of November, 1936. Payment will be made in Canadian Funds.

D. FERRELL
Secretary

Toronto, October 23, 1936

GOLD & DROSS

of at least 14 feet in width. In face of the evidence now at hand, this would appear to be very conservative. The liquid assets now stand at \$379,000 which is considered sufficient to develop the mine to the stage where mill construction may be proceeded with. While the Moneta adjoins Hollinger Con., in the Porcupine district of Northern Ontario, which is the largest gold producing mine so far established in Canada, yet the vein under exploration on Moneta is not looked upon as a continuation of the Hollinger vein system, but is new ore related to a cross structure to the west of Hollinger. The shares have attractive possibilities. The company is capitalized at 3,000,000 shares of which 2,312,600 are outstanding.

Sheritt Gordon has a big tonnage of ore carrying medium copper values and a high percentage of zinc. This property is situated in northern Manitoba. Profitable production was established some years ago, but when copper declined below 6 cents per pound, and zinc became a drag on the market, the mine was closed. Now, with copper at over 10 cents and zinc in greater demand, the enterprise could be operated on a substantially profitable basis. Work has been in progress for some time, getting the mine in shape for general resumption of operations. Once the directors feel assured of reasonable stability for the higher base metal prices, the property may be expected to resume production.

POTPOURRI

H. J. Ottawa, Ont. I would not be at all surprised to see some further appreciation in the common stock and voting trust certificates of FRASER COMPANIES LIMITED. I understand that the company is continuing to show this year an improved measure of progress over that recorded in 1935. Deferred interest charges have now been wiped out and while no official information is available, it is generally believed that this year earnings should show something according to the common stock.

M. J. D. Toronto, Ont. DUNLOP CONSOLIDATED is diamond drilling its claims adjacent to Lapa Cadillac in Quebec. Early results have been encouraging with five feet of core reported to assay \$12 per ton in one hole. The property is a prospect.

K. B. Cornwall, Ont. In my opinion, BRITISH AMERICAN OIL common stock would be an attractive current buy. The company is the second largest distributor of petroleum products in Canada and in recent years has been particularly successful in the development of its petroleum operations in the United States. It has been estimated that earnings from this source alone should be equivalent to \$1 a share on the common stock. Last year the company reported earnings of \$1.10 per share on the common stock, and the current dividend is, as you know, 50 cents. Addition of the earnings from the American sources may make it possible for the company to increase distribution to common shareholders. In addition, the market has been overlooking the oil stocks in recent advances and it would not be at all out of line to see further appreciation for this type of security.

M. F. S. Toronto, Ont. CENTRAL PORCUPINE has been carrying on a very extensive campaign of prospecting underground. Although the geological conditions are favorable, and in spite of the fact that the property is favorably located in the area between Hollinger and Dome Mines in Porcupine, yet the work to date has not disclosed payable deposits of ore. The enterprise still has a chance.

E. J. Hamilton, Ont. TURNER VALLEY OIL COMPANY LIMITED dates back to 1911 and holds 1,139 acres in Turner Valley and in New Valley, east of Turner Valley. All its holdings are freehold with no royalties payable. The last statement available, as of September 30th, 1935, showed that the company had \$27,000 par value Dominion of Canada 4 per cent bonds due 1945, income from which was sufficient to cover routine expenses including \$800 directors' fees. Total current assets were \$26,995 and there were no current liabilities. I understand that some effort was made recently to have other interests drill on the New Valley holdings of the company, but there appears to have been not a great deal of activity as yet. Shares are listed on the Calgary Exchange but there is very little trading. The last quotation I heard about was 5 cent, bid, 7 cents asked.

R. F. E. London, Ont. KEORA, SOUTH KEORA and NORTH WHITNEY SYNDICATE properties became involved in a merging arrangement in June last, under the name of WHITNEY PORCUPINE MINES LTD, with an authorized capital of 3,500,000 shares, of which 1,500,000 were used in exchange for the properties. The issued shares are to remain in pool until the end of 1937. Keo shares are to be exchangeable on a basis of one of the new for five of the old. A deal was then entered into under which 1,940,000 of the treasury shares were optioned to Quebec Gold Mining Corporation at prices ranging from 20 to 50 cents. The properties adjoin Panoult Porcupine.

R. L. Peterboro, Ont. There is little trading in the 6 1/2 per cent stock of DOMINION FOUNDRIES AND STEEL LIMITED, and I imagine that the nominal quote of 60 bid does not indicate the real price at which the stock could be secured. Certainly could it be bought at anything around that price I would consider it definitely

attractive. In the year ended Dec. 31st, 1935, the company earned \$16.05 per share on the preferred, against \$13.71 in 1934, \$4.52 in 1933, and 12 cents in 1932. In 1931 earnings had amounted to \$15.51. The company's last balance sheet, while not showing a particularly strong current position, disclosed total current assets of \$914,984 against total current liabilities of \$553,381. Profit and loss surplus stood at \$273,625. In his remarks accompanying the annual statement for 1935, the president reported that bank loans aggregating \$199,982 at the beginning of the year had practically been cleared off. In addition it was reported that earnings were showing a steady upward trend. There should be no difficulty for this company to continue to cover preferred dividends by a very satisfactory margin under current conditions.

H. N. Calgary, Alta. PICKLE CROW is growing steadily and appears to be a good hold for future dividends. The mill enlargement to permit a 100 per cent increase in production should be completed within the next six months.

D. W. Brampton, Ont. DON MARTIN has claims situated in Quebec, to the south of the Canadian Malartic. Surface work has been in progress for some time. Some gold pinnings were reported a couple of months ago. It will remain for further work to determine whether the property has economic deposits or not.

R. W. J. Kitchener, Ont. BILMAC is working aggressively with a force of about 25 men. Underground work was recently estimated to have disclosed 17,000 tons of \$13 ore. This is an encouraging beginning. The property has interesting possibilities.

B. A. Regina, Sask. In my opinion the "ROYALTY UNIT TRUST CERTIFICATES" which the salesman is trying to sell you to guarantee a return of 12 per cent, per annum are definitely not investments. What the salesman has not pointed out to you, and what should be borne in mind is that this return is not interest or dividends but is primarily a return of capital. Under regulations made in Ontario, sale of these royalty interests has been considerably curbed since these facts must be explained to prospective purchasers. Another point which I might mention is that very rarely does any market exist for these royalty interests with the result that once you have put your money in it is impossible to get it out. A further point is that it is very often impossible to obtain reliable information as to the present or prospective productive capacity of the territory covered by the royalty interests. These, therefore, do not in my opinion belong in the investment classification.

E. J. Blind River, Ont. You do not tell me just how you are interested in IMPERIAL REALTY COMPANY LIMITED, but I would suggest that you communicate immediately with the Royal Trust Company at Montreal. The company called for payment on July 1st, 1936, at 102 and interest, the entire issue of its refunding 6 1/2, due January 1st, 1945.

E. B. W. Chatham, Nfld. You play with fire when you buy shares in the penny class. HARKER and BOHEO might meet with your requirements. In addition, to having properties with prospective merit, they also have substantial holdings of stock in other properties.

E. C. Arden, Sask. The fact that IMPERIAL OIL common stock has not advanced and that it is, as a matter of fact, slightly below the price you paid, should not, in my opinion, concern you any worry. The oils have been rather neglected in recent market advances, but it is generally believed that before very long they will share in the continuance of the upturn. I am informed that Imperial's earnings have been maintained at exceedingly satisfactory levels and the current outlook is for increased consumption of the petroleum products during the coming year. Income from its chief subsidiary, International Petroleum, has also been at a satisfactory level and so far, reduction in the import duties on gasoline coming into Canada has not had a seriously adverse effect. I regard the stock as one of the more seasoned and desirable Canadian equities and I do not think you will make any mistake in retaining it.

W. G. S. San Diego, Cal. Three juniors with attractive possibilities are MADSEN RED LAKE, LAGUNA, and ARGOSY.

P. M. Toronto, Ont. I would suggest that you retain your CANADIAN CANNERS second preferred. The company's earnings during the present year are understood to be running considerably ahead of those of a year ago, but you will recall that in the past the directors have pursued a generous policy with regard to dividend distribution on the second preferred, when earned. I cannot, of course, predict near term dividend resumption, but I think that the possibility certainly warrants current retention of this security.

H. P. Hamilton, Ont. CHURCHILL MINING & MILLING COMPANY has a group of claims in the Shumacher district in Ontario, where some exploration has been carried on with some encouragement but with inconclusive results as yet. The company also has a group of claims in the prospect stage in Cadillac township in Quebec. I have received no recent information regarding results from the small amount of work in progress.

M. J. Rensselaire, Ont. DIANA went into bankruptcy and it was reported last June that the property had been sold to a group in New York. Nothing was left for the shareholders.

H. C. South St. Marie, Ont. Possibly the best issues on your list are BELL TELEPHONE, which I regard as a conservative and first rate security, and BUILDING PRODUCTS which is not only in an excellent financial position and establishing satisfactory earnings, but which should share materially in the anticipated upturn in the construction industry. DOMINION COAL is currently, I understand, experiencing an upturn in earnings and these are exceeding current dividend requirements by a satisfactory margin.

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New Appointments in Imperial Life Management

J. F. WESTON

who has been elected president of The Imperial Life. Mr. Weston has been general manager of the Company for 24 years, was elected a director in 1914 and a vice-president in 1934. He is a past president of the Canadian Life Insurance Officers Association and of the Dominion Mortgage and Investment Association.



G. CECIL MOORE

who has been appointed general manager of The Imperial Life. Mr. Moore was formerly assistant general manager and has been associated with the Company in various capacities since its inception. He is a past president of the Canadian Life Insurance Officers Association and of the Insurance Institute of Toronto.



J. G. PARKER

formerly actuary of The Imperial Life who has been appointed general manager and actuary of the Company. Mr. Parker has been associated with the Company since 1904. He enjoys the distinction of having been president of both the Actuarial Society of America and of the American Institute of Actuaries.

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Concerning Insurance

PROPERTY LIFE VALUES

Property Life Insurance for Industrial and Other Buildings to Protect Against Obsolescence and Blight

BY GEORGE GILBERT

WHILE the establishment in industry of reserves of one kind and another to take care of depreciation of plant and buildings is nothing out of the ordinary, the idea of insuring the economic life of property is something new on this continent. Considerable interest in the subject has now been aroused on this side of the water by the visit to the United States of Dr. Hans Heymann, of Berlin, said to be Germany's foremost authority on property life insurance, who has been discussing this new means of combatting obsolescence of buildings and plant before various bodies, under the sponsorship of a committee of bankers, underwriters, economists and real estate managers.

Losses to buildings, plant and equipment occasioned by depreciation or unforeseen catastrophe are covered under this form of insurance, which calls for the payment of an annual premium over a lengthy period of years. As the premiums are spread over, say 70 years, they do not amount to a large sum per annum, nor more than the yearly sum usually written off, though they perform a much more valuable service by reason of their accumulation as a reserve fund under the policy. By means of this reserve fund there is maintained an equal continuum of value, made up of the remaining increasing reserve fund under the policy. For example, as the value of a building is reduced by depreciation or obsolescence, the value of the property life insurance policy increases, and when the building has become valueless the money to construct a new building to take its place becomes available under the policy.

It is claimed that the premiums paid for this type of insurance could be charged as running expenses for the purpose of securing and preserving profit, and would therefore be free of tax. The insured, however, in times of stress would be entitled to borrow from the accumulated reserve fund under the policy at a reasonable rate of interest, without obligation to repay, and in this respect the loan would be similar to an ordinary life insurance policy loan.

A property life insurance policy could also be utilized to enhance the policyholder's credit. It is pointed out, as the creditor holding a lien on such a policy would have a security as good as constantly check, that is, in addition to the usual security of ground and building, the creditor or mortgagee would have the further security of the policy, which would make it possible to obtain larger mortgages on longer and cheaper terms.

Both the amount of the insurance and the amount of the premium are subject to beneficial adjustment in accordance with the building index figure. Both are regularly determined by the value of new property; that is, the replacement value of the building, plant, machinery, or other insured object. For instance, if a building is damaged by fire, the property life insurance policy would cover the deductions made under the fire insurance policy for depreciation, and would thus provide new for old.

After twenty years of experience with this type of insurance in Europe, its apparently complicated system of operation has become simplified and is now easy of administration, according to Dr. Heymann, who claims that it is effective in insuring all assets of property owners in respect to the healthy preservation of the life and reproduction of their property.

It would not be practicable for a property life insurance company, it is noted, to insure property in a run-down or dilapidated condition, in which case years of decades had been neglected or allowed to exist in a state of disrepair. With regard to new property, however, the position would be entirely different, as it would be easy to arrive at a reasonable basis of property replacement or replacement value, with a system of depreciation calculated on the life of the property. In such a case, the present interest of the property owner would merge completely with public interest. It would consist of preserving the value of the building property of this generation for the succeeding generation.

There are various branches of property life insurance, such as building life insurance, machinery life insurance, and ship and motor life insurance, which undertake to provide for a fixed annual premium protection against the contingencies of depreciation, dilapidation of buildings, machinery, etc. Only by means of such insurance, it is claimed, can these risks be equalized and an even distribution of the losses through depreciation and obsolescence be made over a number of properties which have been carefully graded and grouped in various risk classes.

Under this form of insurance, the cost of all vitally necessary repairs from time to time is refunded to the policyholder. As in ordinary life insurance, a reserve is maintained to the credit of each individual policy, which reserve is for the purpose of covering losses incurred by depreciation. The longer the property is kept in use, the greater this reserve becomes, and the total standing to the credit of the policy is finally placed at the disposal of the policyholder for the entire replacement of the insured property.

IN CONNECTION with a question raised by a well-known real estate and insurance authority, whether the same result could not be obtained by an individual by simply depositing a sufficient amount each year in a bank, it is to be noted that the trouble with such an arrangement is that people generally are too apt to simply make a bookkeeping entry and spend the money, and that the prevailing tendency of most people is to save systematically only if they are forced to do so by a certain, definite plan.

It is further to be noted that in the past the practice of the majority of property owners has been to consider the return on real estate assets as earnings, and that generally they have not taken into consideration the fact that the buildings are depreciating each year. In the past also, when any thought was given to the matter of depreciation, such depreciation was regarded as being more than made up by the general increase taking place in property values, but it is quite evident that no such increase is now taking place.

This question of whether it is not possible for an individual to create his own insurance fund by simply saving money in a bank, rather than by taking out an insurance policy, is as old as the insurance business itself. Can an individual carry the risk of depreciation and obsolescence of his property at less cost than it can be carried for him by an insurance company? It is not to be overlooked that property owners generally neither save money in a bank for such a purpose, nor do they write off depreciation in their books; nor do they amortize their mortgages regularly.

But apart altogether from these considerations, it is to be noted that the property life insurance policy, as outlined by Dr. Heymann, not only pays indemnity in case of material damage being caused to a building by dry-rot, cracks in walls, underground water, settling of the ground, leakage of roofs, deterioration of floors, etc., but also covers depreciation of the building in consequence of age and wear and tear, and further provides an indemnity in cash for the depreciation of the building existing at the end of the insurance period, which indemnity exceeds the total sum of the premiums paid, thus always yielding a kind of interest.

There can be no question that if such an insurance plan had been in existence years ago and had been generally taken advantage of by property owners, there would be no slum clearance problem to deal with today, for as the buildings deteriorated and finally became obsolete the insurance money would have become available to pay the owner for the buildings, which would have warranted him in tearing them down and erecting sound and modern structures in their place.

GENERAL ACCIDENT OF CANADA APPOINTMENTS

TWO important appointments have been announced by the General Accident Assurance Company of Canada. Geoffrey J. Malcolm and Douglas R. Hall have been named Joint Managers of the company, as from November 1, 1936. Both officials are well known in insurance circles, as they have been associated for many years with the Toronto and Winnipeg offices of the company.

Mr. Malcolm came to Canada twenty-five years ago direct from the Head Office of General Fire & Life Assurance Corporation of Perth, Scotland, the parent corporation, and for sixteen years has been Secretary of the three Companies in the General group, which position he will continue to occupy.

Mr. Hall received his first training with the United States Head Office of the General of Perth in Philadelphia, returning after several years to be Ontario Inspector of the Canadian Offices in Toronto. In 1931 Mr. Hall took over the management of the Branch in Winnipeg, with control over the three Western Provinces. Thomas H. Hall remains in the company in the position of Managing Director which he now occupies.

INSURANCE INQUIRIES

Editor, Concerning Insurance:

Does any life insurance company at present issue a life protection policy, that is a policy having no cash value at any time, but simply giving protection in the amount of the policy, in case of death. This type of policy, I understand, is called term insurance. If not for life, what is the longest period for which I could take out a policy of this kind. One company that I know of issues a 29 year term policy, but I would like to get one for 30 or 35 years, if possible, no longer. Am I right?

—E. G. H., Midland, Mich.

Term life insurance which will cover you to age 70 may be secured from the Occidental Life Insurance Company of California, with branches throughout the United States and Canada. At age 29 the cost per \$1,000 is \$13.43 per annum. This policy is not issued in amounts of less than \$2,500. The policyholder has the privilege of converting this policy to any life or endowment form, without medical examination, either as of date of issue or at the attained age at date of conversion, provided such con-



W. J. SCOTT, Ontario Fire Marshal, who addressed the recent Convention of the Ontario Fire and Casualty Insurance Agents' Association on "How the Insurance Agent Can Help Prevent Fires." Last year the province had the lowest fire loss in its recorded history, there being 14,635 fires with a total loss of \$8,164,350, and an insurance loss of \$6,844,742.

version is made on or before policy anniversary nearest age 65.

Waiver of premium benefit, monthly income disability benefit, and double indemnity benefit may also be obtained in connection with this policy by the payment of a slightly higher premium. By paying \$14.52 per annum, instead of \$13.43 at age 29 you could have the waiver of premium benefit attached to the policy which provides for the automatic conversion of the policy to ordinary life insurance at the end of the term period in the event of total disability. By the payment of \$16.52 per annum you could have both the waiver of premium benefit and the double indemnity benefit attached to the policy. The double indemnity benefit provides for the payment of double the face of the policy in the event of death from accident. Death must occur within ninety days from the accident and before the policy anniversary nearest the 65th birthday of the insured.

By the payment of \$19.09 per \$1,000 per annum you could have both the total disability benefit and the double indemnity benefit attached to the policy. The total disability benefit provides in the event of total disability for the waiver of future premiums and the payment of an income of \$10 per month per \$1,000 of insurance. Disability must occur before the policy anniversary nearest age 55 of the policyholder.

Editor, Concerning Insurance:

I understand that group life insurance originated in the United States. Can you give me any information as to the year of its origin, and as to the company which first began the issue of group policies.

H. J. F., Oshawa, Ont.

Group life insurance, as we know it, had its origin in the latter part of 1911, when the Equitable Life Assurance Society of the United States began the writing of such policies. In 1912 that company inaugurated a department of group insurance and wrote the first large group policy, covering 3,000 employees of Montgomery Ward & Company without medical examination under a plan including all persons one year in its employ.

Editor, Concerning Insurance:

Your advice will be appreciated regarding the following policy details. A 29-year-life with the Great West, the final payment of which was made last December. The guaranteed cash value exclusive of the 29-year accumulated dividends, is \$180. If left in force dividends will be paid every five years in the future.

Wish to know whether or not the cash surrender value, exclusive of dividends, increases yearly? There is a loan against the policy, approximately the value of the accumulated dividends. Would you advise paying it off and buying more paid-up insurance with this?

S. H. H., Sussex, N.B.

My advice would be to keep your present policy in force, and to use the accumulated dividends to pay the existing loan against the policy, so that the insurance will remain intact for the full amount in the future. By doing so you will be obtaining the money to pay the money you have put into the policy. The cash value of the policy, irrespective of dividends, will increase yearly by from \$19 to \$12.

Editor, Concerning Insurance:

A relative who is a surgeon has a policy with the Sun Life Assurance Company which carries double liability benefit in case of accidental death. He was assured by the agent, and this was his reason for taking this protection, that such double liability was applicable specifically to death as result of septicaemia, the result of an accidental puncture wound acquired in the course of his professional activities. Since the policy was acquired some double has arisen as to the veracity of the agent's statement. Is there a court ruling on this specific point, or can a statement be made from experience in insurance company policies? You had an article some time ago on liability under this type of insurance, but it did not mention this specific condition.

M. J. R., Chesley, Ont.

Under the double indemnity clause in a Sun Life of Canada policy, as I understand it, double the sum assured is payable if death occurs within 90 days as the result of an accidental injury received prior to attaining age 60, with a limit of \$25,000. Benefit is not payable if death is caused by self-destruction, whether sane or insane, taking of poison, inhaling of gas, viola-

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Each inquiry must positively be accompanied by the address label attached to the front page of each copy of Saturday Night sent to a regular subscriber and by a stamped, self-addressed envelope.
Each letter of inquiry should refer to one subject only. If information on more than one subject is desired the sum of fifty cents must be sent with the letter for each additional question.
Inquiries which do not fill the above conditions will not be answered.

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GEOFFREY J. MALCOLM

Joint General Managers of The General Accident Assurance Company of Canada, and the Scottish Canadian Assurance Corporation, affiliated with the General Accident Fire and Life Assurance Corporation Limited of Perth, Scotland. Mr. Malcolm also continues as Secretary of the three companies in the General group, which position he has heretofore occupied. Mr. Hall, after experience with the General group in the United States, has been Manager at Winnipeg.



DOUGLAS B. HALL

tion of the law by the assured, riot, insurrection or war, aeronautic or submarine operations, bodily or mental infirmity or disease of any kind, or infection except as direct result of an accidental injury. There must be visible wound or confusion on body except in case of death from drowning or internal injuries received. Benefit terminates automatically if assured engages in military, naval or aeronautic service in time of war, or if policy is surrendered for cash or paid-up insurance or is continued under the extended term privileges, or if assured attains age 60.

It will be noted that the policy does not cover infection except as direct result of an accidental injury, so that infection which was the direct result of an accidental injury would accordingly be covered by the policy. As

that is evidently the kind of infection you have in mind, it would be covered by the policy in my opinion. The puncture wound would be "the visible wound or confusion on body" required by the terms of the policy, I should say.

In a case which went to the Court of Appeals in New York State not long ago, the insured had a pimple on his lip which was described by a friend as an ordinary pimple. Four days later he consulted a physician who testified that it was a punctured wound in the lip which had inflamed and infected the tissues. As the Court had previously held that infection resulting from the use of a hypodermic needle was caused by accidental means, it decided that infection caused by the puncture of a pimple was also covered by the policy.

CANADA MUST GUARD HER CREDIT STANDING

(Continued from page 17)

improvements were adequate for a population of 3,000,000, in place of the present population of less than 100,000. Edmonton, Regina and numerous other municipalities that might be named, have made capital investments for people who are still to come.

For that matter, what is better known than the fact that we have railway lines for a nation of double our present population, farm lands for millions more, and developed power for industries not yet born? It is a smart piece of work to turn and say to our creditors, "Sorry, but we cannot pay you; of course you will leave the railways and the side-walks and the power plants here." And being sovereign governments, we are perfectly able to see that the property remains here.

WHAT is the result? So far as our external relations are concerned, we must accept our new status of defaulted debtor. All that the Dominion government, or the eastern provinces, or our soundly financed municipalities, can do, by paying their debts in full, will not counterbalance the effect of the defaults that have occurred. The Social Credit government of Alberta, through the first outright default on a Canadian governmental debt, has made history. It could probably not be the kind of history that the party anticipated when it was campaigning for power. It is bad history in the sense that it breaks the record of financial integrity which is something not to be despised. But it may be good history, in making us stand upon our own feet financially. We may expel the creditors out of part of their interest or dividends, how far this trend will go no one can now foretell. But for generations to come, we will not again find investors willing enough to build our roads, and our power plants, and our side-walks, on credit.

Default has marked "duns" to one of the greatest periods in the development of Canada. If this trend of the times is promptly checked, if a later government in Alberta repairs most of the damage done in that quarter, if our defaulted municipalities pay well up to their maximum ability, and if electric power is quickly bought up at a profit to the investors, our lapse may come to be reported as temporary, and there may once again be a flow of capital in this direction. But on the evidence of the facts, there will never again be quite the same degree of confidence in Canada, and it is just as likely that we will not be able to borrow at all.

THESE events have their internal significance as well. In Canada we have great financial institutions—insurance companies, banks, and loan and trust companies. They have been entrusted by the citizens of this country with an amazing proportion of the savings. We have never been a hoarding people, but rather one inclined to reach out, to promote and to invest. The one serious mistake has consisted of throwing too much money into purely debtor channels. For that mistake, our institutions, our bond houses, and our private investors, and for that matter our investment laws, have been responsible. We never forced or even asked the city of Saskatoon or Portage la Prairie, or the town of Riverside, to build its surplus side-walks. But as investors we did buy the bonds which they floated for this purpose, and thereby we compounded the felony. Creditors and debtors alike are to blame for the unbalanced situation which has brought about so many

defaults, and a general wreckage of public credit.

In an article in these columns two weeks ago, the writer tried to show the serious predicament of trust, life insurance and other institutional funds, through their being restricted to bonds and mortgages at a time when currency inflation, itself brought about by the creation of too many bonds and mortgages in proportion to the wealth of the country, threatens to depreciate the value of these securities. From the viewpoint of national economy and finance, that depreciation is the very thing which is needed to restore the balance, to bring down fixed charges to a level commensurate with our ability to pay. Obviously, if everyone could get around the problem, it would be evaded rather than solved. But to the individual, who is instinctively and justifiably trying to be one of the fittest who will survive, it presents a serious question. And the trustee or the institutional officer, who is tied down by investment laws, is quite powerless to solve it.

If the trend is checked soon enough, beneficiaries of trust and institutional funds may escape with no material loss in purchasing power. But if it goes far (and the end is not by any means in sight) creditors will lose heavily, as they did in France, in Belgium, in Germany, in Italy and in all other countries where depreciation of currency has been adopted as the solution of an excessive public debt.

THERE is this excuse for Canada that nearly all the other important nations of the world have also failed to pay debts at some time or another. Most of the international debts created in the war period are now either in default, or they have been radically adjusted, or else they are practically forgotten. The United States has a wonderful record in its later history, but farther back, some of the states incurred obligations which have never been met. It would have been a real achievement for Canada to have paid in full. Fifteen years ago, in spite of the war debt, it would have been possible and also politically practicable, if we had set our minds to the task, and paid then the rates of taxes which we are paying now. It is still possible, both physically and economically, but with the unrest and the radical thinking that has developed in recent years, and with the general debate in international credit, we simply will not put our shoulders to the wheel; that is, it is no longer politically feasible.

The next best objective is to keep the record good, even though not perfect. We have only to look at Mexico, and China, to see the industrial future of a country which completely ignores its credit standing. We must at least stay in the higher ranks along with Great Britain, United States, Australia, Argentina, etc., if we are to share in the expansion of trade and commerce which undoubtedly is coming. Even the South American countries which by more or less complete default have let their bonds sink to less than 25 cents on the dollar, will some of these days try to regain confidence by resuming interest payments. It is in Canada will hold in the main to a policy of honest fulfillment, we will come through with a relatively good standing. At the same time we will preserve the main part of the trust, institutional and other savings funds that have been built up within the country. And so far as our external borrowing power may be limited in the future, as compared with the past, we may be the better off in the long run by being forced to make haste more slowly but more soundly.

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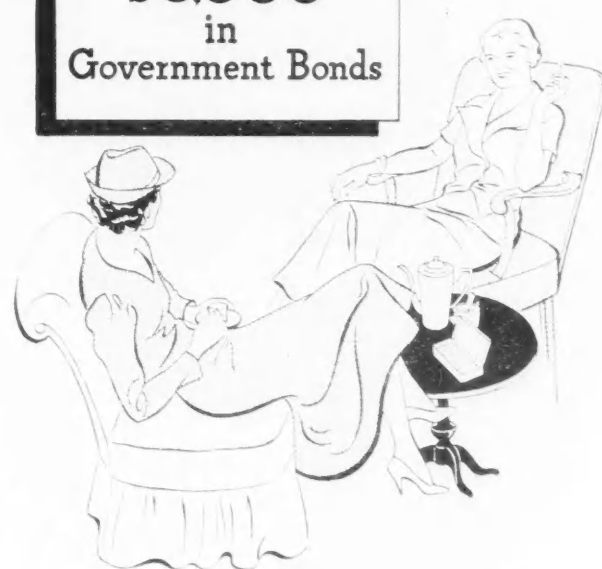
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MORE CHEAP MONEY

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BY GILBERT C. LAYTON

Saturday Night's Financial Correspondent in London

A SPEECH by Mr. Chamberlain to bankers at the London Mansion House made quite clear what was implied in the statement issued from The British Treasury when the frame fell. If, as is possible, the authorities find themselves forced to choose between allowing money rates to harden and allowing sterling to decline, they will unhesitatingly choose the latter.

So far as the short-term outlook for interest rates is concerned, there is therefore no possibility of doubt. Money will remain about its present level, not only while the demand for and supply of it warrants its cheapness, but also while it is within the power of the British Government to force it to remain cheap.

French money, which made its way to London during the protracted period of fear for the integrity of

the franc, is gradually returning home and may be expected to return more quickly when the situation in France is more settled. Initially, this outflow of gold will affect only the stock of the Exchange Equalization Account. Since the Account is separate from the credit structure of the country, this will not affect money rates one way or another. It is just possible, however, that the amount of repatriation will be so large as to exhaust the gold resources of the Exchange Fund, in which case sterling will have to be allowed to depreciate unless the Bank of England reserve is drawn upon.

Mr. Chamberlain fixed no limits, but the city holds that Great Britain has a liability under the three-power currency agreement not to allow sterling to go below \$4.86. Since even at \$4.86 sterling would still be overvalued, its natural tendency would be to decline further. It is being questioned whether the authorities' intention to maintain cheap money at all costs will not cause some friction between Great Britain and the United States, and will not, in any case, prove a short-sighted policy; it may be an artificial one.

It may be expected, however, that for a considerable time the agreement will operate harmoniously. The short-term outlook for interest rates is in Mr. Chamberlain's favor. When the Exchange Account loses gold because of French repatriation it will take up more Treasury bills on "tap." The money market will thus have fewer "tender" Treasury bills corresponding to the reduction in the banks' deposits.

ANOTHER influence making for cheap money will be the return of Bank of England notes following the repatriation of funds. This will have the effect of increasing the Bank's cash ratio, and to correct this position the Banks will be encouraged to enter the gilt-edged market, and so maintain the level of gilt-edged prices. These are the two influences which will operate to prevent any short-term appreciation in interest rates. The long view is more important and more difficult to assess. Since the cost of money must finally be determined by the balance of supply and demand, the starting point for any estimate must be the potential effect of devaluation upon trade. Devaluation will give fresh impetus to the moderate upward movement which has been taking place since 1932. It may be expected that the demand for money to finance new enterprise will expand. An increase in world commodity prices seems inevitable, and by modifying the existing "cost-structure" of industry it, too, will tend to harden interest rates.

In the other scale must be weighed the addition to the basis of the credit structure which will result from the revaluation of gold. Europe will

possess something like £100,000,000 of "new" money when the gold stocks of the Central Banks are written up. The implication is that the demand for money may increase quite substantially before it will exert any appreciable effect upon the cost of borrowing. To this factor must be added the potentially great increase in the production of gold, which will further add to the monetary basis.

Money is, therefore, not likely to grow dearer for a considerable time, by declaring in advance his intention to retain money's cheapness, the Chancellor has, moreover, reduced the importance of one of the factors which might have made his task more difficult. The attitude of the British authorities is largely inimical to the reduction in trade barriers, which was perhaps the main advantage of the currency adjustment. With the scope for the freeing of international trade thus reduced, the scope for world recovery is also limited.

As we have previously pointed out, the problem of money is not exclusively economic. Mr. Chamberlain knows the arduous needs of Great Britain, and in his capacity as Chancellor of the Exchequer he will see to it that they are satisfied as promptly and cheaply as possible. That means cheap money. It is also means some neglect of implied international financial obligations, the country's consolation is that it is part of the price of security.

MINES

BY J. A. MCRAE

BEATTIE GOLD appears to be in line for an increase of about \$500,000 annually in its rate of net profits. It is believed the metallurgical difficulties have been solved to sufficient extent to undertake early construction of facilities for the local treatment of concentrates.

Golden Gate is making good progress at the 350 foot level, where lateral work is closely approaching a favorable area.

Blue Star in the Kenora district is crosscutting at the first level, where the work is closely approaching the No. 1 vein.

Goldseekers Gold Mines is carrying on surface work on claims at Red Lake, where free gold and interesting values have been encountered.

Rouge D'Or Mines has indicated \$8 per ton in gold across the big width of 10 feet in diamond drill hole No. 2. This work is in line with the strike of the big orebody on the adjoining Madson Red Lake and is of important significance to Madson as well as Rouge D'Or itself.

God's Lake is placing new ore in sight at a greater rate than current output, according to officials. The operating profit is moderate, at a rate of \$10,000 to \$14,000 per month, but this is permitting the company to extend its underground campaign aggressively.

Albany River is down 325 feet in its shaft and will conclude the present sinking at 375 feet in depth, where lateral exploration will be undertaken.

Sachigo River Exploration drilled to a maximum depth of 200 feet and over a length of 400 feet. A width of 16 inches is indicated to carry \$120 to the ton in gold. A mining plant is

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October 21, 1936.

The Consumers' Gas Company of Toronto

NOTICE

of ANNUAL MEETING

THE ANNUAL GENERAL MEETING OF THE SHAREHOLDERS OF THE Consumers' Gas Company of Toronto, to receive the report of the Directors, for the Election of Directors for the ensuing year and for the transaction of such other business as may properly be transacted at the meeting, will be held in the Company's Auditorium, 55 Adelaide Street East, Toronto, on MONDAY, the 9th DAY OF NOVEMBER, 1936, at 12 o'clock noon.

By Order of the Board,

EDWARD J. TUCKER,

Secretary.

Toronto, October 19th, 1936.

THE CANADIAN BANK OF COMMERCE

DIVIDEND NO. 199

Notice is hereby given that a dividend of two per cent in Canadian funds on the paid-up capital stock of this Bank has been declared for the quarter ending 30th November, 1936, and that the same will be payable at the Bank and its Branches on and after Tuesday, 1st December next, to shareholders of record at the close of business on the 31st October, 1936. The Transfer Books will not be closed.

By Order of the Board,

S. H. LOGAN,

General Manager.

Toronto, 16th October, 1936.

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NOTICE TO HOLDERS

—OF—

German Government External 7% Loan of 1924 (Dawes Loan)

American Tranche, and

German Government 5½% International Loan of 1930 (Young Loan)

American Tranche

Acting by request of the Minister of Finance, the Bank of Canada hereby gives notice of an undertaking by the German Government with respect to the interest service on the above-mentioned loans.

The German Government has given an undertaking effective November 15, 1936, to provide the Bank of Canada with funds to purchase for the account of the German Government the interest coupons of the above-mentioned loans falling due after November 15, 1936, subject to the following conditions:

(a) The price of each semi-annual coupon which may be purchased will be the equivalent of twenty dollars lawful money of the United States of America for each one thousand dollars of nominal value of the bond, and will be paid in Canadian dollars on the basis of the current rate of exchange on the day each such coupon falls due, and not on a gold basis. (The interest rate in U.S.A. dollars will therefore be at the rate of 4 per annum.) It is provided, however, that so long as payments at the rate of 2½ per cent annually are made to any United States holder of the interest coupons of the German Government External Loan of 1924 (Dawes Loan) the same price will be paid for such coupons if stamped "Canadian Holder" as hereinafter provided.

(b) Any Canadian owner who desires to take advantage of this arrangement must present his bonds and coupons to the Bank of Canada, Ottawa, to be stamped "Canadian Holder" and at the same time must furnish a declaration, on the form provided for that purpose, that—

(1) He is the owner of the bonds and coupons presented for stamping;
(2) He is now domiciled in Canada and was domiciled in Canada on October 1, 1935;
(3) The bonds and coupons presented for stamping were owned by a person domiciled in Canada on October 1, 1935.

("Canadian owner" includes corporate persons.)

(c) Any Agency of the Bank of Canada will accept bonds and coupons with accompanying declarations to be transmitted to the Head Office of the Bank in Ottawa to be stamped. Branches of chartered banks or other appropriate agencies acting for owners should forward the bonds and coupons with accompanying declarations to the Bank of Canada, Ottawa, or to any of its Agencies. The Bank of Canada, Ottawa, will stamp the bonds and all coupons falling due after November 15, 1936, and return them to the presenting person.

(d) Bonds and coupons may be lodged forthwith for stamping but must be lodged not later than the close of business on November 30th, 1936. Bonds and coupons will not be accepted for stamping after that date.

(e) The arrangement is made without prejudice to the rights of persons who do not elect to accept it.

Declaration forms may be obtained from any office of the Bank of Canada.

Coupons which have been stamped may as they fall due be lodged for collection at any Agency of the Bank of Canada or through any appropriate agency and will, as funds are provided by the German Government, be purchased by the Bank of Canada, Ottawa.

All correspondence or enquiries in connection with this arrangement should be addressed to the Secretary, Bank of Canada, Ottawa.

Ottawa, October 26th, 1936.

UNLISTED QUOTATIONS

(Furnished by A. J. Pattison, Jr. & Co., Toronto)

October 26

INDUSTRIAL STOCKS	Bid	Asked
Acadia Sugar Corp.	4.65	4.80
Acme Packers Ltd.	4.00	4.10
7th Pfd.	4.00	4.10
Andean National Corp.	49.00	49.50
Banks & Co. Ltd.	8.00	8.50
Can. Tube 1st Pfd.	28.00	28.50
Can. Airways	7.00	7.50
Can. Industries	20.00	20.50
Canadian Industries 7th	100.00	100.00
Can. Pfd.	100.00	100.00
Can. Westinghouse	80.00	81.00
Don. Food & Store	80.00	81.00
6th Pfd.	92.00	93.50
Dunlop Tire 7th Pfd.	85.00	87.50
Edmonton Grain 6th Pfd.	11.00	11.50
Empire Corp. 6th Pfd.	104.00	107.00
Highland Dairy 7th Pfd.	81.00	83.00
Provincial Paper 7th Pfd.	106.50	107.00
Belmonte Grain 6th Pfd.	92.00	94.50
Standard Pulp 6th Pfd.	106.00	107.00
United Steel "A" Pfd.	41.00	41.50

TRUST & LOAN STOCKS

Chartered Trust	86.00
Guar. Ont. Dev. par \$100	18.00
Imperial Trust	3.25
Traders Finance Inc.	10.50
Riches	20.00
Trusts & Guarantees	30.00

INSURANCE STOCKS

Canadian Ins. Shares	40.00
Confederation Life 2nd pd.	111.00
Domestic Fire Ins.	125.00
Excelsior Life 2nd pd.	60.00
Great West Life Assoc.	382.00
Guar. Co. of N.A. 6th pd.	300.00
Manufacturers Life Ins.	250.00
National Life 2nd pd.	48.00
Toronto General Ins.	3.00
Western Assurance 12th	41.00
Pfd.	41.00

INVESTMENT TRUST SHARES

Can. Gen. Invest. Ltd.	9.00
(Div. 2nd)	10.25
Can. Inv. Trust	74.00
Units	8.00
Can. Investors Corp.	8.00
(Div. 4th)	8.50
Cons. Div. Standard Sec.	16.25
Corporate Investors	17.00
Debtenture & Sec. 5th Pfd.	70.00
Dom. Scottish Invest.	40.00
Units	42.00
Foreign Power Sec.	6.50
5th Pfd.	6.50
Investment Foundation	59.00
Units	60.50
Sec. Holding Corp. Units	24.50
United Corpns. 7th Pfd.	25.00
United Corpns. Ltd. 9th	16.00

POWER ISSUES

Calgary Power 6th Pfd.	73.00
Can. West. Nat. Gas L.H.K.P.	82.00
6th Pfd.	84.00
Can. West. Nat. Gas L.H.K.P.	24.00
Com.	28.00
Montreal Island Power Pfd.	15.00
Nova Scotia L.H.K.P. 6th Pfd.	106.00
Nova Scotia L.H.K.P. Com.	81.00

BY HENRY C. WALTON

The speed with which the plan

HON. W. D. EULER, M.P.
MINISTER

In Windsor, Ont., the plan has been in operation since October 15. Some public-spirited citizens in that city, seeing the need for stimulating building there, had already instituted a similar plan by guaranteeing loans with local branches of the banks. As the machinery was already in existence in Windsor there was no reason for delaying its operation until November 2, when modernization loan applications will be received by bank branches in other parts of Canada.



*Coast
to
Coast
in
Canada*

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JAMAICA,
CUBA,
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ARE YOU a producer of something for which there is a demand in some foreign country? If you have such a product, and are not exporting it, you may be overlooking a profitable opportunity.

Canadian Trade Commissioners are posted in thirty-two countries—in every country with which Canada does a substantial export business. If you are interested in extending your sales in foreign fields the Commercial Intelligence Service is prepared to assist you.

This service exists to obtain reliable first hand data for Canadian producers. It is a service you have a right to use. Canada's Trade Commissioners have been trained especially to aid in discovering new markets abroad for Canadian exporters—to furnish information—to build up commercial connections—to do almost everything except secure the actual orders.

Export business today calls for more careful study than ever—for accurate information on exchange conditions and on import restrictions of all kinds. The Trade Commissioners are on the ground to secure and supply such information.

How Canada's Trade Abroad is Promoted

The Commercial Intelligence Service, supervising the world wide organization of trade representatives, places in the hands of Canadian business men all the important findings of these representatives. Trade tendencies abroad are promptly reported to the Department and Canadian exporters are given the results of special market surveys through the Commercial Intelligence Journal, issued weekly at Ottawa.

Trade Commissioners in all quarters of the globe not only promote dealer and consumer acceptance of Canadian products but also undertake many export market surveys. These surveys are made either on their own

initiative or at the request of Canadian firms. They cover such varied matters as the potentiality of a foreign market for specified goods, the peculiarities of foreign tastes, the competition to be met, the methods of packing and shipping, channels of distribution, terms of payment, and almost every phase of merchandising.

When market surveys indicate good openings for Canadian export business the Trade Commissioners establish contact between Canadian exporters and reliable import firms abroad.

Enquiries on export trade are always welcome.

HON. W. D. EULER, M.P.
 MINISTER

DEPARTMENT OF TRADE AND COMMERCE
 OTTAWA

JAMES G. PARMELEE
 DEPUTY MINISTER